

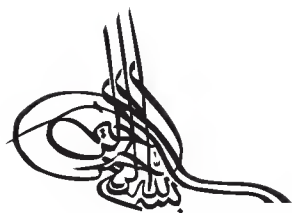
المسألة

THE MUSLIM'S TRIAL WITH MONEY

Osman Nûri Topbaş



ERKAM
PUBLICATIONS



Istanbul: 2017 / 1438 H

© Erkam Publications - Istanbul: 2017 / 1438 H

THE MUSLIM'S TRIAL WITH MONEY

Osman Nûri Topbaş

Original Title: Müslümanın Para ile İmtihanı

Author: Osman Nûri Topbaş

Translator/Editor: Erdinç Atasever

Graphics: Rasim Şakiroğlu

ISBN: 978-605-302-313-5

Address: İkitelli Organize Sanayi
Bölgesi Mah. Atatürk Bulvarı,
Haseyad 1. Kısım No: 60/3-C
Başakşehir, İstanbul, Turkey

Tel: (+90-212) 671-0700 pbx

Fax: (+90-212) 671-0748

E-mail: info@islamicpublishing.net

Web site: www.islamicpublishing.net

Printed by: Erkam Printhouse

Language: English



THE MUSLIM'S TRIAL WITH MONEY

Osman Nûri TOPBAŞ



Foreword

An eternal thanks and praise to Allah ﷻ who created His helpless servants out of nothing, provided for them and placed them on the land of Divine trial we call earth, to see which one of them will do good.

An endless salute to our greatest teacher, guide and example in this world of trial, Prophet Muhammed Mustafa ﷺ, as well as his family and companions.

It needs to be remembered that as much as Islam is a system of beliefs, it is also a law of life. It contains every code of practice we need. That is because it comes with a legal system, a set of standards and a perfect worldview that thoroughly regulate life to its smallest detail.

Islam is a divine cast that shapes a person's faith and practice. But it also moulds his morals and social interactions, especially when it comes to ensuring that justice is upheld and the rights of others are observed.

A Muslim who therefore allows Islam to enter his heart and soul, and feels the faith energise his every cell, becomes a person of depth, sensitivity and balance who tries to walk straight on the Divine path. He has values, principles and direction. He keeps his balance even when walking against the wind. The thought



of embracing the cold and callous commercial ways of capitalism does not even cross his mind. Capitalism urges him to recognise no other standard than his own self-interests. And that goes against everything he stands for.

What marks Islam out is the line it draws between *halal* and *haram*; between making an honest living and a dishonest one. It also stresses human traits such as mercy, responsibility, decency and reliability. One would think that those traits would show most clearly in commercial life. Yet, ambitions for the world often trample worries for the eternity. And once that approach takes root, Islamic values are pushed aside and forgotten over time. People who fail to live the way they believe start to believe in the way they live. That is where the real danger lies.

A person who does wrong while recognizing it as wrong, is a sinner. But if he becomes desensitized enough to begin to try and justify his wrong action, he becomes a disbeliever. He falls out of bounds of the Islamic faith and throws his eternity into jeopardy. And that, without any doubt, is a disaster.

Today, global culture and capitalism have invaded spiritual values; and the damage they have inflicted goes without saying. The internet and television have seduced souls and turned the youth into legions of ro-



bots numbed by advertisements, obsessed with fashion and wrapped around the little finger of mass culture.

It would be fair to say that today the media has assumed the role of the military. It uses money as a weapon to finance its daily incursions into homes. And its global campaign has helped impose a materialistic worldview on people in return for their spiritual wellbeing and inner peace. It has turned society into a haphazard bunch of individuals seeking their own interests. Beliefs are destroyed, morals and virtues lost. It has transformed the compassionate man into a new robotic new type and thrown shards of glass on the roads that would lead him back to spiritual peace and happiness.

The Quran says the devil will lay claim on man's wealth and children. The devil's role is to pervert and corrupt. He does that to man's sons and daughters by enflaming their desires and pampering their egos until they are completely led astray. And he claims man's wealth by tricking him to exchange the right for the wrong or deluding him to the point where he can no longer tell the difference.

In our age, this corruption has become an epidemic. To stay sane and healthy, Muslims need to clutch on to their spiritual values more than ever.

Dear valued reader,



The Altınoluk magazine ran a two-part interview in June-July 2012 titled, “*On the Muslim's Trial with Money*”. And following persistent requests, it was decided it would be useful to publish a more detailed interview as a separate book. We now present that book to you. It aims to warn against the most common mistakes made in today's commercial life and advise a right way out.

We hope that Allah ﷻ will produce the effects we desire from this book and turn them into a chain of blessings that will continue until the final hour. We wish for Allah ﷻ to make each and every one of us pass the trial with money with flying colours and grant our hearts the foresight, wisdom and maturity to turn our fleeting earnings in this world into an investment for everlasting joy.

Amin...¹

Osman Nûri Topbaş
September, 2012
Uskudar

-
1. I would like to thank M. Akif Günay for helping prepare this book and pray that his efforts become an endless means of charity for him.



A Conversation with Osman Nûri Topbaş on The Muslim's Trial with Money

Altınoluk: Recently, there has been a lot of talk in Turkey about Muslims' changing relationship with money. Many believe political power has come with an indulgence in the luxuries of capitalism, a change in consumer ethics, a move away from the principles of earning and spending; and has normalised engaging in interest, bank loans, subcontracting and so forth.

Some say, 'Principles never stand a chance against money and it only takes a few cents to put all values to bed'.

But there are also others looking at themselves in the mirror and asking, 'Where are we headed?' That reaction has led some of them down the path of what is now called the Muslim Left.

As a person who many people, especially the religious, open up to with their problems, is there anything you would like to underline about where today's Muslims might be getting it wrong with their approach to money?

Osman Nûri Topbaş: Two things affect man's character the most: the people he loves and the money he makes.



Our Prophet Muhammad ﷺ says:

“The world is sweet and has an alluring view. But Allah gives it to you only to see how you will behave. So beware!” (Muslim, Dhikr, 99)

We need to keep a close eye on the people who occupy a special place in our hearts. It is often the people you love that lead you to up the path of good or down the path of bad.

We also need to be wary of the money inside our pockets. We need to make sure our earnings are clean.

The nature of the people we love and the money we make is what moulds our hearts, as well as our actions.

Money has a secret: it goes back to where it comes from. Clean money heads for good, while dirty cash becomes capital for evil.

Money's fate determines a person's own. People like to believe they hold sway over their money and can spend it on whatever they wish. But money really ends up where it deserves, depending on how it was made. And it drags the person with it. It is money that calls the shots, not the person who has it.

Money is like a snake. It comes out of the same hole it goes into. The dirty cash in the wallet finds a way to corrupt one's actions. Worse still, it slithers inside and poisons the heart.

It is therefore crucial where money comes from and how it is spent. If we want to find spiritual and material peace, we have to make a clean living.

There's a nice story about this.

Bahlul Dana one day asks Caliph Harun Rashid for a job. And the caliph gives him the duty of inspecting the marketplace.

Bahlul quickly gets down to work. First, he walks inside a bakery and weighs a few loaves of bread on the scale. It turns out they all weigh less than they should. He asks the baker, "Are you happy with life. Can you get by? Can you put bread on the table?"

The baker shrugs his shoulders. He has nothing in life that he is happy about.

Bahlul says nothing and walks out. He goes to another bakery and again weighs a few loaves of bread. But this time, they all weigh more than they should. Bahlul asks the baker the same questions. The baker responds with a warm smile.

"Shame on those who give less than due! When they take a measure from people, they take in full. But if they give by measure or by weight, they cheat. Don't they think that they will be resurrected...for a tremendous day? The day when mankind will stand before the Lord of the Worlds."
(al Mutaaffin, 1-6)

Bahlul then heads straight to Harun Rashid and asks him for a different job.

“What! You’ve had enough already?” the caliph retorts.

“Hardly”, Bahlul responds. “But it appears that the market already has an inspector. He has come in before me to weigh each loaf and every conscience. And he already has people paying their dues.”

Abulqadir Gaylani
says:

“Eating what is *haram* kills the heart, while eating what is *halal* revives it. There are morsels that occupy you with the world; and there are morsels that engage you with the hereafter. A *halal* morsel makes you seek your Lord.”

So, the first condition of material and spiritual comfort is to make an honest living. Clean or *halal* food inspires, and increases spiritual energy. But food that has been put on the table through illicit –*haram*- or doubtful means makes one lazy, forgetful and blocks sensibility. It casts a curtain on the heart.

It is for that reason that Ali Ramitani once recounted the Prophet’s ﷺ wisdom, “Deeds of worship are ten parts. Nine of them have to do with desiring an honest living. The rest of the deeds make up just one part”,² before adding:

“A person who does not consume what is *halal* cannot find the power within himself to obey God. He always tends to rebel and listen to the whines of his ego. But a person who consumes what is *halal* cannot find the power within him to rebel.”³

In other words, what makes a person righteous is an honest earning.

It was for that reason that Sufyan-i Sawri told a man who asked him about the benefits of offering prayer at a mosque on the first row, to “...worry about where you stand in your earnings, then stand to pray wherever you wish!” And on another occasion, he said:

“A person's piety is only as much as the purity of his earnings.”

But regrettably, today's capitalist mentality has eroded spiritual values so much that even the religious have embraced practices that have no place in Islam. Many people, who have offered pilgrimage and in fact pray regularly, tell themselves that they have got to earn more to spend in the way of the good. But this is a blunder of the blindest kind. They

“Allah likes to see His servants tired from chasing an honest earning.” (Suyuti, *Jamiu's-Saghir*, I, 65)

3. *Rasail-i Sitta-i Zarûriyyah*, Delhi 1308, p. 14

Rumi says:

“Inspiration left me at dawn and I straight-away knew that a few doubtful morsels had entered my body. Knowledge and wisdom are born out of clean food. So are love and compassion. If a morsel causes ignorance, know that it is doubtful, or worse.”

are really living in a mishmash of right and wrong without even being aware.

To accept the wrong as right is far worse than to actually do it. It comes with the risk of dragging a person outside of Islam. The real danger of trying to justify un-Islamic practices is that it takes the person beyond wrong action, to wrong belief.

Others who make dubious earnings try to console themselves by saying that capitalism has today's commercial life by the throat and there is no other way than to play the game of trade by its rules.

But Islam does not force anyone to do trade to make a living. This is more a case of people allowing their greed to make excuses for un-Islamic dealings.

An honest dollar is better than a suspicious thousand. Dirty money corrupts the heart whereas a clean dollar expands it. It holds out a ladder towards spiritual heights and sets the scene for material comfort.

It is always the case that people who fail to live the way they believe, start to believe in the way they live. This usually begins when they reluctantly engage

in an un-Islamic transaction, thinking it is necessary. But in time, they slowly begin to justify it. That is when it starts to eat away at their faith.

Worse still, a dishonest money can in fact totally destroy faith. It is therefore vital for people in business to make sure their earnings are clean right from the beginning.



The Mentality of “This is the Way Things are Done”

Explicit advertisements, hiring females to attract customers with their charm rather than their skills, are just a couple of the worst mistakes of today’s commercial life. Because greed overshadows the worries of the afterlife, the ego blinds one to the immorality of it all and instead offers excuses like ‘in this day and age, this is the way things are done.’ Often, it also comes with the excuse that they are doing it only so they can earn more and to give more in charity. But they are brazenly overstepping the fine line between right and wrong and ultimately, fooling themselves.

Capitalism is where corporate investments transform societies for the worse. And since it is a system that inflates the ego, not only does it have no room for spirituality, it cripples it. Capitalism has no interest in teaching moral responsibilities. It dries up tears and wipes out compassion. It encourages people to ‘do all they can’ for a few dollars and commands them to turn a blind eye on the exploited billions whose lives are ruined by their greed.

The capitalist ideology uses various methods of propaganda, advertising campaigns and fashion trends that seduce the mind, as well as the heart, in order to



promote an economy of waste. It does after all receive its energy from excess consumerism.

So, we first need to abstain from unnecessary spending. It only shores up the economy of waste and leads to a surge in luxury that ends up drowning society.

Credit cards do nothing more than to increase extravagant spending. They are capitalist traps. Needs can never be an excuse.

They are such big traps that they even draw in the poor, just to allow the rich to get richer.

Excess consumerism not only endangers faith it also destroys social morals. And the people to blame here are the foolish and self-seeking rich, who choose extravagance over modesty, and flaunt their wealth so flagrantly that the poor themselves end up pushing their own financial limits just to imitate them because they are so tempted by what they see.

Modesty is one of the major commands of Islam. So are alms and charity, which aim to bridge the divide between the rich and the poor. And they never disappear from society without leaving a trail of victims in their wake. Many poor but gullible people, who

“And do not consume one another’s wealth unjustly or bribe rulers so that they may help you embezzle what belongs to the people... when you well know that it is unlawful!” (al Baqarah, 188)

Umar  says:

“The most ignorant are those who sell their afterlives for another person’s ambitions.”

are fooled by the dazzle of advertisements and billboards, are then pushed to resort to shady lifestyles and means to support themselves.

Many a poor young girl’s world is turned upside down by fancy yet devious ads that tell her to wear so-and-so clothes or act in so-and-so manner, so that she becomes more popular and accepted by society.

The girl then starts to hanker after a lifestyle she can never afford. But the more that ideal slips away from her, the greedier and more desperate she becomes. That desperation leads her to pursue that dream on the wrong side of the boardwalk. And sadly, she often ends up being used and thrown aside.

To find inner peace, we must accept our situations, make do with what we have and allow that feeling to embrace our hearts.

Our Prophet  says:

“Allah loves one who is pious, rich at heart; and keeps to himself, his work and prayer (*salat*).” (Muslim, Zuhd, 11)

The Rubble of Humanity

Mass culture has mobilized television and the internet to launch a global invasion. And through them, it has been able to numb souls, blind spiritual sensitivities and help sustain capitalism's economy of waste.

Capitalism has reduced mankind to rubble. Tears are now a thing of the past and souls have all but lost their mercy. Worse still, capitalism has put a lock on the doors of pharmacies that could offer some cure.

Capitalism has no room for the heart. Neither do socialism and communism. They only differ in who they ascribe wealth to. One points to the individual and the other two to society. But because they are all driven by opportunism and exploitation, they wind up being the same. They swallow the individual up. The individual exists only for the system.

But in Islam, wealth belongs to Allah ﷻ, not man. Man's part can perhaps be explained through to a common practice today called timesharing, which is where one is given use of a property only for a certain period of time. Once that time is up, he gives it back. So in Islam, it is absurd to exploit others, infringe on their rights and violate the divine boundaries, just for the sake of a few dollars one will inevitably end up waving goodbye to anyway. Islamic economics begins by solv-



ing real human problems. And it obliges us to share our wealth with others, especially with those in need.

The Quran states:

Our Prophet ﷺ says:

“Two angels descend on earth every morning. One prays, ‘Lord, give more wealth to the charitable’, while the other prays, ‘Lord, destroy the wealth of the stingy.’” (Bukhari, Zakat, 27; Muslim, Zakat, 57)

“And in their properties is a share for the needy and the deprived.” (ad Dhariyat, 19)

This not only teaches one the right way to spend money, it also binds the hearts of people together.

Islam has bestowed an order to commerce, as it has done to all aspects of life. It has marked the boundaries of right and wrong. It has ordered mercy and compassion and has entrusted the poor in the care of the rich. It has blended earnings with justice.

Capitalism only worries about its profit. Humans are nothing but cogs in its economic wheel. That is why it exploits without mercy and leaves nothing standing in its way.

But Islam tells people to let their conscience be the judge and ask, ‘Where and how have I made this money; and for who and how will I spend it?’

The Three Principles of Islam

Putting money to good use is an art. To learn that art, one must make an honest earning, abstain from wasting it and from being tightfisted.

Wastefulness is to flaunt wealth only to hide an inferiority complex. And stinginess is to hoard money due to fear of poverty, which itself is a devil's trick. It is a weakness caused by being cowardly and lacking trust in God. At bottom, both wastefulness and stinginess are rebellions against God, who is the true owner of wealth.

A Muslim must correct those flaws by giving charity as much as his pocket and faith allow. He must strive to make a clean living but only to donate. The Quran makes so great a case of this that it mentions charity more than 200 times.

So does our Prophet ﷺ, when he says "The hand that gives is superior to the hand that receives."⁴

Three types of people are distant from God:

Those who flee doing good things for fear of losing their comfort.

Those who use being sensitive as an excuse to turn a blind eye on those who are suffering.

Those who stand with the oppressors and the ignorant.

4. Bukhari, Wasaya, 9; Waqidi, III, 945

 Abu Dhar  speaks wisdom:

“Any given asset has three shareholders. The first is you, the owner. The second is fate, which never tells you whether the asset will bring you good or bad; whether it will breathe life into you or destroy you. The third is your inheritor. He waits for you to go underground, the sooner the better. He then takes away all you have and leaves you to go and stand trial for it. But whatever you do, do not ever be the weakest of the three. Donate while you still have your health.”
(Abu Nuaym, Hilya, I, 163)

A true Muslim also has his conscience to remind him each morning:

“God has just opened for you another page from the book of life. How much will you spare the upcoming hours for yourself, and how much for people around you? You have what many others do not. That is God’s way of telling you that you are responsible for them.”

Allah  says:

“Seek the afterlife through what Allah has given you, but do not forget your share of the world. Do good as Allah has done good to you. And do not desire corruption in the land, for Allah does not like corrupters!” (al Qasas, 77)

The heart of a true Muslim is filled with mercy and feels responsible for the needs of all beings, including animals.

Rumi best describes this state of mind when he says:

“Shams taught me that ‘...if that there is one person on earth feels cold, you do not have the right to keep yourself warm!’. And knowing that there is always a person out there somewhere who feels cold, I have forgotten the feeling of warmth.”

What the great Shams taught Rumi was to feel the shiver of others left out in the cold. It is easy to keep warm; you just have to wear more clothes. But keeping the conscience warm requires the heart to get closer to Allah ﷻ through charity. Rumi teaches us the approach we should have towards the sufferings of all creatures on earth. A scene of disaster must first send shivers down the heart, not the spine. It is only then that the heart warms up to find peace.

Ismail Ata says:

**“Be a shade in the sun,
a coat in the snow and
bread in the famine.”**

In short, a Muslim’s heart should:

- ...aim for the purity that God is pleased with,
- ...through an Islamic character that God will testify to,
- ...for the purpose of becoming a person that all humans, plants and animals can benefit from.



Your world turns to paradise when you:
...give charity with the hand, tongue and heart
...forgive others
...and teach those who do not know.



When Islam meets Capitalism

Altınoluk: There is also the opinion that ‘...in the Christian West, capitalism has totally defeated religion in every corner of life and forced it to step aside. And while Turkey might be relatively new to capitalism, the same fate awaits its Muslims the more capitalist it becomes.’ How do you see it? Is this outcome inevitable? Will capitalism end up breaking the backs of Muslims both economically and socially? What’s more, is Islam facing the threat of becoming irrelevant without having anything to say apart from on personal matters of faith and ritual practices, maybe a bit of moral sensitivities, but being shunned from economic life altogether?

Osman Nûri Topbaş: Capitalism was born in and grew out of mostly Christian societies. Christianity says ‘it is enough for you to accept Jesus Christ as your lord and saviour’. It tells people to ‘give to Caesar what is Caesar’s’. It has no aim of regulating social and economic life. And therefore, what it does teach is not socially binding. It tells people to have mercy. But each person can interpret mercy differently. An unjust employer can well claim he has mercy based on his warped understanding of what mercy is.



It is therefore natural for capitalism to grow unrestrained in societies that put up no moral obstacles in front of it.

But Islam comes with social and economic values.

Imam Shafii says:

“Evil invades a heart that is not filled with the good.”

And provided that Muslims abide by these, there is no way a merciless economy can besiege them. But as the saying goes, ‘nature abhors a vacuum’. And once Muslims stop fulfilling their social and economic duties, other systems inevitably arrive on the scene to fill that void.

So, the real responsibility here lies with Muslims. Islam teaches us a way to live that would please God. And it is the Muslims’ duty to live up to it.

In no way can capitalism invade our economic lives, if we stand by the values of Islam. And to let go of those values is nothing but to invite capitalism to come and fill the void.



Even in the Tulip Age

Altınoluk: But there is also another thing to consider. Even in societies in which Islam was the dominant force, say for example during the Ottoman Tulip Age, Muslims generally tended to lose their footing whenever money slipped into their pockets. The same could be said about a number of periods before that. And when you look at it today, Islam does exist in society but it is hardly the dominant force anymore. Its values do not find expression in a governing system. The dominant force, both at home and abroad, is capitalism. So, how are we supposed to put up a resistance? The money that made a person lose his footing back in the day has now developed into a system which transforms entire societies. How long could we possibly hold out? How can one protect himself against an overbearing system? Does he have a case to argue? We should perhaps begin there.

Osman Nûri Topbaş: Life is a trial and all societies have faced challenges. The Quran in fact states:

“Do the people think that they will be left to say, ‘We believe’ and not be tried?” (al Ankabut, 2)

And our Prophet ﷺ says:



Our Prophet ﷺ says:

“The pleasures of life are the pains of the afterlife. And the pains of life are the pleasures of the afterlife.”

(Hakim, *Mustadrak*, IV, p. 345)

“The pleasures of life are the pains of the afterlife. And the pains of life are the pleasures of the afterlife.” (Hakim, *Mustadrak*, IV, p. 345)

If life brought no challenges, there would have been no reason to reward people for good action. Only angels face no obstacles on their road to serve God.

But God has created both man and jinn for trial. And as part of it, they are exposed to good influences

and bad, which could be the whispers of the ego from within or the traps of the world from without.

The greatness of a victory is measured by the hardships overcome to get there. Even a father promises to reward a child who does her homework. And in this trial of life, Allah ﷻ promises to reward those who find a way to serve Him by jumping the hurdles put up by the ego and the devil, with entry to paradise and everlasting peace in His presence and under His gaze. That also includes peace in this life. Life is a trial; and that is the nature of it. So, there will always be challenges. That is the way it was in the past. Those challenges are perhaps a little more in our times but essentially they are no different.

We could even hope that the eternal rewards of today's Muslims will be more, in light of the fact that they are perhaps faced with a lot more hurdles.

But the toughness of today's conditions cannot be an excuse. Turning to God is valuable only because one overcomes many obstacles to make that turn. Therefore, a smart Muslim works to knock these barriers over rather than throw in the towel. But he can only do so if he has *taqwa*.

Taqwa is to clean the ego of desires, develop spiritual capabilities and to become aware of being constantly watched by divine cameras. A Muslim must wear *taqwa* like an armour to protect himself from the tribulations of the final hour, which is drawing closer by the day. And *taqwa* needs to appear most vividly in earning and spending money. It could even be said that this is the most urgent issue of our times because of how widespread and accepted un-Islamic commercial practices have become.

A Muslim who has *taqwa* believes that wealth is a matter of fate. And that belief helps him to be content with what he has.

Wealth does indeed depend on fate. You will see a man, with no business experience whatsoever. But he

“The lovers of religion have not left the world. But the lovers of the world have left religion.” (Kalam-i Kibar)

has land, whose value suddenly quadruples due to factors beyond of his control. He becomes rich overnight and begins to boast of his so-called business genius.

Then you see another who has wits, foresight and knowledge of how economy works. But he just cannot seem to get the ship sailing.

There are even sayings, which indicate that people are already aware that wealth is a matter of fate; sayings like, 'anything he touches turns to gold' or 'anything he touches turns to dust'.

"Your Lord gives to whom He wills and withholds it from whom He wills. He is Knowing and Seeing over His servants." (al Isra, 30)

The Quran says:

"And as for man, when his Lord is generous to him and favours him, he says, 'My Lord has blessed me'. But when He tries him and restricts his provision, he says, 'My Lord has demeaned me.'" (al Fajr, 15-16)

Plus, it is impossible to tell whether wealth will be good or bad for the person. Only Allah ﷻ can tell. For that reason, a mature Muslim never feels overly happy about the money he makes or overly sad about the money he loses. Under all circumstances, he keeps his heart content with God's will. For he knows that earning God's love first requires him to be content with what he has and have complete trust in Allah ﷻ. He

keeps thoughts like, ‘why has God given that to so-and-so person and not me?’, out of his mind. Whenever life throws its bittersweet surprises at him, he clutches on to his weapon of patience. He always remembers the Prophet’s ﷺ wisdom that “the true life is the afterlife.”

To be happy with God’s will when things are going well but then to complain when things start going bad is incompatible with submission to Allah ﷻ. Yet, without spiritual maturity, nearly every single person will fall into this trap. It is only after one purifies his soul that he becomes truly content, stops whining and submits completely to what may come from the Lord, even when it may appear to be bad. It is these people that the Quran speaks so highly of, when it says:

“To the righteous it will be said, “O reassured soul! Return to your Lord, well-pleased and pleasing to Him. Enter among my righteous servants. And enter My paradise.” (al Fajr, 27-30)



Our Prophet ﷺ says:

“May the slaves of silver and gold, of clothes that carry vanity and conceit, perish! The greedy is happy only when he receives but rebels the moment he does not.”

(Bukhari, Riqaaq 10, Jihad 70; Ibn Majah, Zuhd, 8)



Is Being Weak an Excuse?

Altınoluk: Today, when the capitalist system imposes its own conditions on life, could people resort to the excuse of what the Quran mentions as ‘weakened Muslims’?

Osman Nûri Topbaş: That is unthinkable. The Prophet’s ﷺ companions were far from rich. It was in fact the pagan and non-Muslims trying to destroy them, who were. Still, the companions never resorted to usury and dirty cash with the excuse it would give them power to fight against them. The thought did not even cross their minds. They just kept persevering, knowing that power lies exclusively in the hands of God and He gives it to whoever He wishes. And in the end, they won. Muslims in fact seized their biggest lands during the age of the companions. This shows that spirit always subdues matter. The Quran declares:

“How many a small group has overcome a large group by the permission of Allah. And Allah is with the patient.” (al Baqarah, 249)

Again, going by that passage from al Fatihah which we so often read, “It is You we worship and You we ask for help”, God helps people only to the extent they submit to Him.



Man needs guidance. It is for that reason that prophets were sent to shine a light on societies in their darkest hours. And the darkest of all times was when Prophet Muhammad ﷺ graced the earth. The economic conditions back then were actually far worse than those imposed by capitalism today. They had all but destroyed all things humane, crushed the moral compass and led to a yawning gap between the rich and the poor. So, just how did our Prophet ﷺ educate a society worse than capitalists? How did he manage to turn them into people whose quality is unmatched in history? How did he set so many crooked men straight? How did he teach men, who snatched their own daughters away from their crying mothers and buried them with their own bare hands, to cry? How was he able to pour mercy into their hearts? We need to think about that, not come up with excuses.

Many systems like capitalism have come in the past. But they have also gone.

“Indeed, those who recite the Book of Allah, offer prayer and donate secretly and openly out of what We have provided them, can expect an endless profit. He will give them their rewards in full and increase His bounty for them. Indeed, He is Forgiving and Appreciative.” (al Fatir, 29-30)



Taqwa against the System

Altınoluk: It is often said that the strength of the established system or the status quo is far greater than man, and there is no way of putting up a resistance. How can man protect himself from the effects of an all-encompassing system?

“A land where midgets offer long shades is a land where the sun is about to set.”

Osman Nûri Topbaş: Only through *taqwa*. The love and fear of Allah ﷻ inside the heart is a Muslim's greatest armour. *Taqwa* is the only fence he has to keep illicit and doubtful things out of his life. A Muslim cannot be so silly as to let passing joys destroy his eternity, especially knowing that once his time is up, they will be taken away from him anyway. A

Muslim would rather set himself back financially than compromise Divine laws for passing joys. In the words of Ziya Pasha:

*Keep loyal even when in duress and pain
And if they all desert you, God will remain*

There might be times when a Muslim is forced to take a backward step to protect the values God has taught him. But even if he ends up losing a lot of money because of it, he will rest content, knowing that

that he will have dug up far more splendid treasures in paradise.

We should bear in mind that Allah ﷻ does not order us to 'get rich'. He rather commands us to live within the bounds, make an honest living and give away as good as we get. So, whatever the circumstances may be, it is essential that we build our lives on what is right. We should not try and force our way through divine borders or our fates for that matter.

We need to make an honest dollar and donate as much as we possibly can. We cannot afford to lay waste to our inner peace by chasing luxury. We cannot let go of our chances at a peace of heart. Islam has the spiritual riches our hearts need. True wealth rest in the heart and the heart alone.

"My king, if you wish to conquer vast lands, keep three things in mind. Swing your sword with your right hand but spend for the poor with your left. Let the words that roll off your tongue be sweeter than sugar. That's when people, young and old, noble and common, will be truly loyal to you."
(Yusuf Has Hajib, *Kutadgu Bilig*)



Does Wealth Corrupt Muslims?

Altınoluk: Then, how should address the criticisms, from both the inside and out, that ‘wealth has flattened all values, normalised all dealings and infected Muslims with the virus of capitalism’?

Osman Nûri Topbaş: The best way to respond to that would be to refer to the times when Islam was properly understood and lived. Periods that instantly spring to mind are the two-and-a-half years when Omar ibn Abdulaziz was caliph and the first three centuries of the Ottomans. That was when a delicate sense of *taqwa* kept people from drowning in the riches of the world and from holding a tight grip on their money. They were in fact times when they could hardly find a person poor enough to donate to.

But the last three centuries of the Ottomans offer a contrasting example. It shows that once excitements wane and the love of the world creeps into hearts, Allah ﷻ takes His blessings away.

God has given Muslims the task of being His witnesses on earth, ingesting the divine truths into their own hearts and the hearts of others and serving to elevate Islam. Muslims have the job of representing and spreading the truth simply through the way they live. Properly understanding and fulfilling this duty leaves



no room for social or economic crises. In a community of this kind, even a natural disaster does not lead to instability and turmoil.

Elie Kedourie recounts an incident in one of his books on British politics in the Middle East during the final years of the Ottomans. It is said that a devastating drought breaks out in eastern Anatolia towards the end of the 19th century. And the British send a spy to the area to see whether they could use the drought to incite a rebellion. The spy observes the situation and pens a report with a remarkable conclusion:

“There is drought here but no hunger, solely because people are always looking out for one another. That prevents drought from turning into famine. And in the current circumstances, using drought to incite a rebellion, is impossible!”

Traveller Aubry de La Motraye makes a similar observation:

“In the Ottoman lands, even if one’s house burns to ashes and the entire family lose all their belongings, you do not see weeping women and crying children as you do in other societies. You just see a look in their eyes that shows a total trust in the will of God. And

**The most delicious
fruit of faith is mercy.
And mercy best shows
when you give what
you have to those who
do not.**



they also have their neighbours to help them rebuild their home from scratch”.

So does Cornelis de Bruijn:

“It is undeniable that Turks relish the opportunity to donate and build even more charitable institutions than Christians. And that is the major reason as to why you see almost no beggars in Ottoman lands”.

These are just a few examples from the Ottomans. And if we go further back to look at the Prophet's ﷺ companions, which the Ottomans took as their model, we cannot see any of them display even a single sign of depression, even though they had to endure great poverty. But despite all the luxury and comfort we have today, psychological and psychiatric illnesses have become so commonplace. That is because greed has turned to savagery and ambition has turned men to monsters. As a result, sharing has become outdated and generosity has been forgotten.

Ali عليه السلام says:

There are two blessings and I am not entirely sure which one I like more. The first is for someone to genuinely ask for my help, hoping that I will take care of his need. The second is for Allah to take care of his need or at least make it easier for him, through me. I prefer easing a Muslim's worries to a world of silver and gold.” (Ali al Muttaqi, VI, 598/17049)



The late Nureddin Topçu, who taught us at high school, would sometimes ask, “Who is happier? The people of today or the people of yesterday?”

He would then go on to explain, point by point, how the people of yesterday had an inner peace that people today have lost because of their lack of empathy.

Whatever the times may be, a person hoping to find inner peace must put the divine teachings of Islam to practice in his everyday life.

Once ambitions harden the heart and cast aside worries of the afterlife, man becomes a bully who exploits the loopholes of law without any concern for justice and morals. A quick look around will show you that sadly, that is the case. How could the tyranny and exploitation of our age, which take place only to enlarge the bank accounts of a handful of people, be reconciled with anything humane? Bombs dropped from the sky destroy everything indiscriminately and without mercy - women and children, the ill and old, animals and plants. What kind of a civilisation do they expect to build using money dyed with the blood of innocent beings?

Capitalism found a breathing space away from spiritual values. And it enslaves humans by placing money and power as idols on their altar.





Abu Bakr ﷺ says:

“Corruption is inescapable when faith is confined between the walls of mosques, wealth to the pockets of the stingy, weapons to the hands of the coward and decisions to the judgment of the weak.”



Taking an Islamic Stand against Capitalism

Altınoluk: Capitalism is a global current. It has forced socialism to yield and with it, the Soviets and China to step aside. And capitalism has hailed that as a victory. It is often said that the only system that could mount a challenge to capitalism is Islam because it comes with a worldview, as well as a system that regulates life. And when you think about it, that is what is needed. On the other hand, there have been upheavals against capitalism, like Occupy Wall Street. In Turkey, we recently had a May Day where an anti-capitalist Muslim group ended up allying itself with the left. Could not Islam offer a systematic objection and alternative to capitalism? Can we, for instance, idealise the stance of Abu Dhar?

Osman Nûri Topbaş: We first need to be careful not to try and blend what is false with what is true. It is impossible. On the surface, capitalism and communism may appear to be saying two different things with one ascribing property to the individual and the other to society. But at bottom, they say the same thing. They both ascribe property to man. This is what Islam objects. It says 'property neither belongs to the individual



nor society – it belongs to Allah ﷻ. So, Islam is fundamentally different to both.

And that is where Islam's beauty and splendour come from. It does not need a fake limb. It is only out of ignorance that one tries to attach manmade systems to it.

Sadi Shirazi says:

“No bird could get trapped, if it wasn't for its gut”.

Rumi illustrates that ignorance wonderfully. He says Allah ﷻ has created every type of food that a fish needs in the sea. But the fish still covets the bait hanging off the line of a rod. It lunges at a tiny

worm, without seeing the hook sticking out of it. And while trying to snatch the worm, ends up having its own life snatched away.

Islam would have been deficient if it had the need to feed off another system. But Islam itself is the greatest system of all. Its source is Allah ﷻ Himself. Trying to merge Islam with an artificial system would backfire. It would mutate into either one or the other – in this case capitalism or communism. It will lose its magnificence and Muslims, their character and identity.

The Ottomans took over a rundown Istanbul and there was a need to rebuild it. Leonardo da Vinci wrote to the then sultan Bayezid II, expressing his interest “...

to draw up plans for the city's mosques, fountains and roads”.

Many in the palace were visibly excited, thinking a renowned architect would come to reconstruct Istanbul.

But not the Sultan. He did not think twice to reject the offer. He was concerned that Da Vinci would bring a foreign architectural style that would not reflect the Muslim spirit. And he declared, “Do not let him through our borders, even if he wanted to fly over our skies on wings. We will rebuild the city with our own artistic style and our own architecture.”

And that approach would give birth to many a Sinan, a Sheikh Hamdullah, a Karahisari and others. It essentially paved the way for us to build our own civilisation.

That attitude reflects how sensitive Islam is to maintain its originality in every aspect of life.

Islam needs no prosthetic limb. To think it does, betrays an insufficient knowledge of it.

Imam Shafii says:

“Being intimate with those who love the world will make you sick.”

And Ghazzali states:

“Closeness with non-Muslims on intellectual matters in time turns to closeness in matters of the heart. And that turns to a disease that eats away one's spirituality to the point of destruction”.

The same goes for the historicists, who try and fuse Islam with the prevalent currents of a given time.

A Muslim must completely submit to Islam and protect its dignity. He must carefully strive to apply all its principles in economic and social life.



Keeping the Heart from Eroding

Altınoluk: It could be said that the historicism you mention is the result of an intellectual flaw. Those who defend it say 'so-and-so Islamic principles belong to yesteryear and the times have changed'. And they portray capitalism as something that is necessary to the times we are living. Then there are normally fussy Muslims who begin to say, 'there is nothing I can do' about their dubious dealings and try to reconcile themselves to those practices. What can Muslims do in order not to erode under the landslide of capitalism?

Osman Nûri Topbaş: We should begin by saying that historicism is completely mistaken. The commands and bans of Islam are custom-made for the unchanging features of human nature. Its rulings are so perfect that they can be applied in all places, at all times. They never go stale or lose their vitality. Islam preserves its brilliance to provide for the needs of all humans. It is deviant to suppose that certain rulings of the Quran are relevant only to a remote place in distant history. It will push one outside of the bounds of Islam.

Historicism is to also presume that God is incompetent, even though His knowledge and power are boundless. The truth is that each time societies under-



Our Prophet ﷺ says:

“Only two types of people deserve to be envied. One who Allah has given the Quran; which he keeps himself occupied with and lives by, day and night. And one who Allah has given wealth, which he spends day and night for the poor.” (Muslim, Musafirin, 266, 267)

went a structural transformation, God sent them prophets to teach them the right way to go about things in line with the changing needs of the times. Prophet Muhammad ﷺ is the final messenger. And the rules he taught are able to address the needs of each and every human being to come until the final hour.

To assume the opposite would amount to a terrible deceit, where one falsely believes that God lacks the power to do better. That's despite knowing that His eternal knowledge encompasses every-

thing past, present and future and no one knows man better than He does, insofar as it was Him who created man. Nothing is more absurd than to try and argue with God using the mind that He Himself gave. It is best to remind those who fall into such idiocy, these words of the Quran:

“Say, ‘Are you trying to teach Allah the religion when Allah knows whatever is in the heavens and on earth, and He is Knowing of all things?’” (al Hujurat, 16)

“So do you believe in part of the scripture and disbelieve in part? Then what can possibly await them


except disgrace in worldly life? And on the Day of Resurrection they will be sent back to the severest of punishments. And Allah is not unaware of what you do.”

(al Baqarah, 85)

Our Prophet ﷺ says:

“The Quran is a divine word that guides a person out of all problems to come until the final hour. It has information about those before you, the situations of those after you and verdicts on the cases which humans will dispute with one another. It draws a line between the true and the false. It does not speak in vain. Allah destroys the transgressor who abandons it. And if a person looks for a guide beyond it, He will throw him into further deceit.” (Tirmizi, Fada'il-ul-Quran, 14/2906; Darimi, Fedail'ul-Quran, 11)

Now, to return to our discussion, it all comes down to underlining the importance of one thing. Islam does not say, ‘do not worry about how you make your money, just donate a lot!’ It says, ‘whatever you do, make sure you earn your money the right way’. It does not ask a Muslim to do more than he can. It only gives him a task he can handle.

You also mention the example of Abu Dhar . He may set a standard for some people with similar personalities. But he cannot be considered an example for the broader society.



Ali ﷺ says:

“Donate when you are doing it tough so that Allah will give in you spades, just as if you have struck a trade deal with Him.” (Sharif ar-Radiy, Nahju'l-Balaghah, no: 258)

In the Quran, Allah ﷻ orders Muslims to donate around 200 times. A Muslim has to run companies and factories to do that. Otherwise, how can he?

But a Muslim must make a clean earning and keep away from extravagance and stinginess. He must live humbly and donate.

He must also walk a fine line when trying to expand his business. He must not veer into illicit

avenues. He must not exploit the sweat of his labourers. He must not lower himself by getting attractive women to promote his products in advertisements or on billboards, just so he can make a greater profit.

The Quran mentions -in chapter Isra- how the devil becomes man's partner in his wealth and children. Sadly, the devil has a lot of shares in many of today's businesses. Another example is how many builders install shared pools in new housing estates, turning what should be a homely environment into a beach club. And by so doing, they pave the way for the inner destruction of the families who live there.

There are also the dodgy types, who produce cheap, low quality but profitable goods, because they

do not want to face up to competition. They play with the genetics of crops and livestock and corrupt food with genetically modified additives. They endanger both the spiritual and physical health of human beings just to make more money. That is business completely gone off the rails.

It is also sad that some religious people can at times confuse the right and the wrong because they simply have not properly learnt Islam's rulings on commercial and economic life. There are also those who know quite well that what they are doing is wrong. But they console themselves with foolish excuses like, 'it is impossible to make an honest living anymore'. What they are really doing is to take the devil's word over God's own.

Many Muslims who say they closely observe Islam in their personal lives turn their backs on it when it comes to business. For example, some of them lease their shops to a line of business that clearly violates divine law and damages the morals of society. It is as if they have not even heard of the Prophet's ﷺ words that, "A person who leads someone to something good takes the same rewards; and a person who leads someone to something bad incurs the same sins". And what

Our Prophet ﷺ says:

"There will come a time when a person will not care if his earnings are *halal* or *haram*." (Bukhari, Buyu, 7)

is worse, they can easily consider their money clean, when it has been smeared with all sorts of dirt. These are really crimes committed without any moral concern. And that is unfortunate.

Yet, the rent that comes from businesses that make their money through things Allah ﷻ has strictly forbidden, cannot be clean. So, Muslims need to take utmost care, even when they are letting others use their properties. They should not lease them out to people who simply pay more. They must pay attention to whether their tenants' run a type of business that God consents.



**“That which is impermissible to take is also
impermissible to give”. (Majalla)**

**That is to say, if it is forbidden to buy, consume
or use something, it is also forbidden to give or
sell it.**



It is sad that the money we make today is openly exposed to these venoms. Muslims need to be really conscious to avoid the dangers awaiting them in commercial life, as if they are tiptoeing around a mine-field.



No Such Thing as ‘Earn as You Wish’

Many companies try to attract customers by using sensuality in their ads. They then try to clean their names and clear their consciences by funding charity projects. It is a self-deception of the most ironic kind. But it has become so common.

Our Prophet ﷺ did not compromise his beliefs even under the toughest of circumstances. In the Battle of Badr, Muslims were materially weak and Meccan pagans had come out to wipe them off the face of earth. Muslims had become poor because they had to abandon all their assets and wealth to migrate to Medina. It was such bleak scenario in the Muslim army that three fighters had to take turns to ride a single camel. Even our Prophet ﷺ had to share a ride with Abu Lubabah and Ali ؑ.

So keep that in mind and think about how the Prophet ﷺ responds in what I am about to explain.

As the Muslim army sets out to the battlefield, a non-Muslim man from Medina comes to him and says:

“Muhammad! All the people of Medina know my skills and strength in warfare. The Meccans are mighty. But your army, not so. Let me fight on your side. When



the battle ends, I will take my share of the loot and leave. I do not ask for anything else.”

Our Prophet ﷺ could have easily allowed him, especially given the circumstances. He instead asks:

“Do you accept that I am the Messenger of Allah?”

“I don’t need to”, responds the man.

“Then we don’t need you”, says the Prophet ﷺ. “Allah is enough for us”.

Before long, the man returns and repeats his request to join. But he does not want to become Muslim. And once again, he is denied. He then takes a few moments to think and returns one final time to say:

“I am now convinced you are the Messenger of Allah. Only a person who acts on Divine command could reject such an offer at a time of such need”. He accepts Islam. And it is only then that the Prophet of Allah ﷺ gives him permission to join them on their march to Badr.

So, to sum it up, our Prophet ﷺ never used a wrong means to reach what is right. He never made a compromise. And he never told us, “never mind how you make money; just make money so that you can donate”.





“Generosity is a wonderful virtue but you cannot be generous out of someone else’s pocket.”

(Yusuf Has Hajib, Kutadgu Bilig)



A Memory from Garaudy

Allow me to share a personal memory. Roger Garaudy came to Istanbul many years ago and gave a talk at the Yildiz Palace. And I happened to be there. The talk ended and someone asked him a rather sarcastic question along the lines of, “Well, you were born a Christian, you became a communist and now you are a Muslim. Is your journey now about to take you towards India?”

“Let me explain”, Garaudy answered. “Yes, I used to be a Christian. But when I saw cartels in the United States pour millions of litres of milk to waste and burn millions of tonnes of wheat just to stabilise prices, that injustice pushed me to communism. But then I found out how dry communism was. It did not have any room for spirituality. For a while, I tried bridging communism and Christianity but to no avail.

“It was around a time, when the French wanted me dead. And I probably would have been dead if it was not for the help of an Algerian Muslim, who saved me. After some time, I was able to track the Algerian man down. I asked him, ‘Why did you save me when the French officer wanted to shoot me?’. He said, ‘I am a Muslim and I cannot just stand and watch a life that



God has given get taken away just like that. I would fear its consequences in the afterlife’.

“Until then, I used to think Islam was a tribal religion. That experience awakened greater interest in me and led me to Islam. And being an economist, I also looked into Islamic economics - what interest is, how communism sees it, how Islam sees it, what are its limits, to what extent is it banned, and things like that.

“Then I found the answer in an incident involving Bilal ؓ. One day, Bilal takes a nice date to the Prophet ﷺ. He ﷺ asks Bilal, where he got it from. Bilal ؓ says, ‘I had some bad dates. And I bartered two scales of those bad dates for one scale of these.’ The Prophet says, ‘That’s interest right there! Do not do that! If you want to buy good dates, first sell the ones you have, then use the money to buy the good ones.’

“I came to realise that the Prophet ﷺ had blocked even a keyhole that would lead to interest. It led me to inspect further. And while searching for the answer to what Islamic economy is, I stumbled upon a genius by the name of Abu Hanifah. Sadly, it is me who has to explain his importance to today’s Muslims. The Mus-

Jabir ؓ says:

“The Prophet of Allah banished those who received interest, paid interest, those who kept a registry of it, as well as those who testified to the transaction, and added, ‘They are all the same’”. (Muslim, Musakit, 105-106)

lim world does not know Abu Hanifah the way they should”.

So to repeat, the Prophet ﷺ did not compromise any of Islam's rules on economy. And as Muslims, we are obliged to stick to that attitude.



“Those who consume interest cannot stand on the Day of Resurrection except like those who the devil has beaten into insanity. That is because they say, ‘Trade is just like interest.’ But Allah has permitted trade and forbidden interest. So, whoever has received the warning from his Lord and from now on lays off, may have what is past – it is for Allah to judge that. But as for those who return to dealing in interest... they are the companions of the Fire. They will stay there forever.” (al Baqarah, 275)



Examples from Abu Hanifah

Altınoluk: On that note, it is well known that as well as being a scholar, Abu Hanifah was also a businessman. Could you give us a few examples of his much talked about sensitivities in trade?

Osman Nûri Topbaş: Certainly. The great imam is among the most shining characters in Muslim history, not only due to his intellectual genius, but also because of his splendid morals in business. As you have just mentioned, Abu Hanifah made his living through trade and was quite wealthy. But to spare more time to scholarship, he had a colleague run his business for him and he would inspect the transactions each day to see whether they were within the legal boundaries of Islam. But he was very sensitive. One day sent his colleague Hafs ibn Abdurrahman to sell some fabric. He told him that "...the fabrics have so-and-so faults, so make sure you tell that to the customer and sell them for a much lesser price!"

So, Hafs ends up selling the fabrics for a much lesser price but forgets to mention their faults. Abu Hanifah later finds out about this and asks Hafs whether he knows who the customer is.

Hafs says he does not know him. So, Abu Hanifah decides to give away all the earnings from that trans-



Our Prophet ﷺ says:

“The buyer and seller are free to change their minds until they leave each other. If they do honest business and tell each other all that needs to be told, the transaction will come with blessings. But not if they lie and hide what should be exposed.” (Bukhari, Buyu’, 19; Muslim, Buyu’, 8)

action as charity, out of fear that dirty cash may have slipped in. He knew perhaps more than anyone how important it is to pay attention to what is sold to the customer, to what is right and what is wrong, so that one can answer for it in the afterlife.

And it goes without saying that Abu Hanifah’s *taqwa* came with plenty of blessings, not just in business.

The imam was also scrupulous not to get his hands dirty in interest. He would not even sit in the shade of a tree belonging to his customer, worrying that it may count as interest in their transaction.

That brings us to another point. One of the biggest mistakes of today’s business life is the tendency to exploit the other person’s lack of knowledge. It is necessary to inform a seller what the true value of his goods are, if he happens to be selling them for much less than their market value. It is trickery to try and benefit from the seller’s naivety. Abu Hanifah once asks a woman how much she is selling a silk fabric for. The lady says, “100 dirhams”. The Imam objects and says,

“It is worth a lot more”. The lady is surprised and puts the price up another hundred. He again objects. So she puts it up another hundred and then another hundred more.

Abu Hanifah is still not satisfied. “This is worth much more than 400 dirhams”, he says.

“Are you having me on?” the woman asks. So, the Imam decides to call in an expert, who looks at the fabric and says “it is worth around 500 dirhams”. And Abu Hanifah ends up buying it for that price.

That is because he well knew that if he had shied away from paying the right price for the fabric, he would have paid a much higher price in the afterlife.

The imam’s sensitivity is a clear reflection of his desire to follow the path of the Prophet ﷺ and his companions. In fact, he could have well modelled his approach on another incident.

The companion Jarir رضي الله عنه wanted to buy a horse and saw one with a price tag of 500

The Prophet ﷺ says:

“The cleanest earnings are made by those who:

...don’t lie

...don’t betray

...don’t turn back on their words

...don’t pan an item they are about to buy

...don’t praise an item they are about to sell

...don’t delay paying what they owe

...and don’t pressure people, who have fallen on hard times, to repay their debts.”

(Bayhaki, Shuab, IV, 221)

dirhams. Jarir ❦ told the owner he could pay 600 dirhams for it and was willing to pay up to 800. That was because the horse was a rare breed but its seller did not know. So he asked Jarir ❦ as to why he was prepared to cough up another few hundred dirhams for a horse he could get for much cheaper.

He replied, "We have given our word to the Prophet ﷺ that we will not cheat in business." (Ibn Hazm, al-Muhalla, Egypt, 1389, IX, p. 454)



Umar ❦ says:

"Do not look at a person's prayers or fasts. Look at whether he says the truth when he speaks, if he betrays when you place something in his care and whether he cares for right or wrong in his dealings!"



A Hundred Rich People

Altınoluk: There is an unfortunate trend in today's business life for illicit practices to become normal after a while. For example, a Muslim makes a living from a suspect line of business but gives some of the money he makes to charity, thinking it is enough to purify his earnings. If we were to bring a hundred wealthy Muslims here and raise this issue to them, how would they react? I mean it is highly probable that a great deal of the money they make has the vices you mention. How do they manage to make themselves feel good about it?

Osman Nûri Topbaş: Well, this is how. They comfort themselves by saying they offer lots of charity and provide work for the people. They say 'we are the hands that give and our businesses put bread on thousands of tables'.

But Islam does not ask us to steal the bread we put on the table. It is Allah ﷻ who feeds.

Our Prophet ﷺ says:

"If you were to properly place your trust in Allah, He would feed you like He feeds birds. A bird leaves its nest hungry at dawn but returns at dusk on a full stomach."



The Quran says, "And how many a creature carries not its own food. Allah provides for it and for you. And He is the Hearing, the Knowing."⁵ God tells Muslims that they should not be overly worried about how they will be fed. But He does tell them to make an honest living.

Our Prophet ﷺ used to pray:

"Allah...I seek refuge in you from knowledge without benefit, from a heart without awe, from a soul without gratification and a prayer without acceptance." (Muslim, Dhakir, 73)

The saints were also scrupulous as to where their food came from. It is said that Bahauddin Naqshiband refused to eat from a meal prepared him, saying "There is darkness over this food".

And when he was told that the food was *halal*, he said, "It could well be. But it has been cooked with anger".

Spirituality lets off waves, just like a burst atom spreads a radiation that even pierces through iron.

During the farewell pilgrimage, the Prophet ﷺ moved quickly through the area where the army of Abrahah had perished, saying, "This is a place where God showed His wrath".

And during the Tabuk campaign, the companions passed through the desolate homes of the tribe of

Thamud. The Prophet ﷺ warned them not to drink water from there.

“But we have filled our bottles and used the water to prepare dough”, the companions said.

The Prophet ﷺ then told them to, “Empty your bottles and feed the dough to the camels”.

Islam is sensitive to what we consume. One of the first five questions to be asked on day of judgment, is ‘How did you earn your money and where did you spend it?’

The Prophet ﷺ says:

“No one will be allowed to move an inch on the day of judgment before answering where he spent his life, what he did with his knowledge, how he made his living and where he spent it, and where he wore out his body.” (Tirmizi, Qiya-mah, 1/2417)



How Much of Wealth Really Goes to Charity?

Another question that comes to mind is how much do people, who say they are trying to make a lot of money only to give more charity, really donate?

Allow me to recount a personal story.

In the time of King Faysal, Saudi Arabia's minister of pilgrimage Hasan Qutbi used to visit my late father Musa Effendi during hajj season. It was at a time when the *rawdah* chamber of the Prophet's ﷺ mosque was being restored. My father commended him on how well the work was going and how Muslims would enjoy the renovated chamber.

Hasan Qutbi paused for a moment. He then said, "The hardest thing is to put money to right use. I have personally found it to be very difficult". I suspect he was running a crude oil business. He then added, "From what I have seen, the Ottomans were the best at that. They left behind major structures that one generation to another has made use of. When I think about that, I cannot help but ask how much do wealthy Muslims worldwide spend on the holy cities?"

In the Quran, Allah ﷻ declares:



“Never will you attain the good until you spend in the way of Allah from that which you love. And whatever you spend - indeed, Allah is Knowing of it.” (Al-i Imran, 92)

My father used to show me a book where he kept note of his alms and donations for personal reference and say, “This page contains my alms and this my donations. But the ego always fools a person. It makes a small donation appear big. So, I suggest you keep record of your alms and donations separately. And make sure your donations well surpass your alms, especially in hard times.”

True, we do pay our alms. But alms are the minimum measure. I am not sure that in this day and age, paying alms alone is enough to save a person.

The point is if you love the Messenger of Allah ﷺ, you should strive to live the way he lived. If you love him and if you want to spend your eternity with him and his companions, your personal and commercial lives need to be like his and those of the companions he trained. Our standard is their conduct. Allah ﷻ Himself commands us to take the Prophet ﷺ as example.

The Prophet ﷺ says:

“However careful you may be, lies find a way into trade. So make sure you cleanse it through charity.” (Ahmed, IV; Abu Dawud, Buyu', 1/3326)

The Quran states:

“There is certainly an excellent model in the Messenger of Allah for anyone whose hope is in Allah and the Last Day and who remembers Allah often.” (al Ahzab, 21)

It is a show of Allah's ﷻ mercy that, just like the Quran, knowledge about the conduct of the Prophet ﷺ and his companions has been preserved and passed onto us. So, we have no excuse. Another point to consider is that the Prophet ﷺ began life as an orphan and proceeded all the way to become a state leader, which is the highest worldly rank anyone could aspire to. You can say he moved through ranks of life. And throughout it all, he displayed supreme conduct. So, whatever a person's rank and position may be, he can imitate the Prophet ﷺ to the best of his ability.



Islam is a Pharmacy for Cure

Let me also add this. Islam is like a pharmacy that gives out cures. It has a medicine for every illness imaginable - but only if the person is willing to be treated. But today, capitalism and socialism have broken into that pharmacy. And a drop of dirt is enough to contaminate a clean glass of water. Of course, what is contaminated is not Islam itself. It still retains its purity. But it is the Muslim mind that has been contaminated. The Muslim mind is ill. It is infected by socialism and capitalism.

Saints have said that if you want to reach God, do not forget two things but forget two others.

The first is, 'do not forget your Lord'. A Muslim must be in a frame of mind where he constantly asks himself, 'Is God happy with how I am? Would the Prophet ﷺ smile at me if he saw me here and now? Or would he be sad?'

Secondly, 'do not forget death and the afterlife; the big day when we will meet God'. The Quran states that on that day, it will be said, "Read your record! Today, you are a sufficient judge against yourself!" (al Isra, 14)

**"O, you who believe!
Do not let your wealth
and your children
keep you from re-
membering Allah!
And whoever does so,
are the losers!"** (al Mu-
nafiqun, 9)

And as for the two things to forget.

One is to 'forget the good deeds you have done'. That is because the smallest deed may appear great in one's eyes, where he begins to compare himself to others, thinking, 'I am doing this much, what are the others doing?' And by so doing, they give themselves far

too much credit and soothe their consciences. But the only people we should really compare ourselves to, are the Prophet's ﷺ companions. That will put our deeds into perspective.

"Shame on him who collects wealth and continuously counts it. He thinks that his wealth will make him immortal. No! He will surely be thrown into the Crusher. It is the fire of Allah, eternally fuelled...which soars directly at the hearts."
(al Humazah, 2-7)

The other is to 'forget the bad things that have been done to you'. Allah ﷻ says, "And let not those of virtue and wealth among you swear not to help their relatives, the needy and those who have migrated for the cause of Allah. Forgive and forget. Would you not want Allah to forgive you? And Allah is Forgiving and Merciful." (an Nur, 22). Only those who can forgive deserve to be forgiven.

So, to find the road to peace, we need to consider what is worth bearing in mind and what is best kept out.

Where does Sufism Come in?

Altınoluk: Does money have the power to influence someone who tries his best to lead a Sufi life? How effective can Sufism be in training the heart and soul?

Osman Nûri Topbaş: Well, if we are talking about Sufism in the truest, most authentic sense, then money exercises little power because for a person to be drawn to money, he must first drift away from the path of God.

Sufism is a training to curb greed. It wages an endless war on the ego.

It is a regime of purification, a struggle to attain *taqwa* by abstaining from everything that distances the heart from Allah ﷻ.

It is to awaken the heart, not just to the vices of money, but to the mysteries of the Divine trial that transpire everywhere in life.

It is an art to keep the company of the Lord, by being truly satisfied with His decisions at all times and places. It is to quit whining and keep a spiritual balance in the face of the ebbs and flows of life and the surprises it has to offer.



Fariduddin Attar says:

“How can gold make you rich if you have no shares in contentment?”

Capitalism was able to flourish in the absence of contentment and trust in God; and under greed, jealousy and ambition mixed with a desire to hoard wealth at the expense of others. Muslims must therefore undergo a Sufi training to restrain their greed and excess desires. And that road runs through trusting and being content with

God – but without letting that calmness turn to laziness. Contentment is true wealth. It sets you free from being a slave to the world.

Another point to make is that at a time when these dangers have surrounded us from all sides, it is not enough to simply live by slapdash fatwas arbitrarily dished out from all sides. Only *taqwa* offers true protection. So, a Sufi attitude becomes enormously important, especially in our day and age. A Muslim who makes his living through trade but who has not been trained to cleanse his ego and purify his heart, faces the risk of being crushed in the cogwheels of capitalism, which recognise no other law than to make money.

But a refined Muslim knows how to protect his inner peace, even if it means he loses money. Making or losing money is not important for him. What's important is to win the battle against money.



Have mercy on three people:
One who becomes poor after being
rich,
One who loses respect after being
revered,
And a scholar stuck among the
ignorant.

(Kalam-i Kibar)



Sufi Convents Were Once a Refuge

Sufism has kept people in check and their hearts alive at times throughout history when economic and social comfort knew almost no bounds. But it has also given people solace and hope during the darker times of war and social upheaval. It has mended broken hearts and lifted dispirited souls back on their feet.

People worn out by the daily grind of business activities would escape to Sufi convents in the evening to catch their breath and nourish their spirits. Today, those opportunities are limited. And people have to make an extra effort.

During times when the Sufi life was well and alive, lodges and convents were rehabilitation centres. People

doing it tough at work, at home or crumbling under problems they were unable to shake off on their own, would find peace in those places, whose motto was Rumi's renowned call to '...come, whoever you are, whatever you may be!' It was an open invite to all those who were lost, forsaken and without hope.

Uthman ؓ says:

"Ambition for the world is darkness on the heart. The thought of the afterlife casts it away."

All this is actually based on the Prophet's ﷺ own conduct. Whenever the Proph-

et ﷺ tasted success, he would say, “The real life is the afterlife.”⁶ It was to show Muslims a way to stop any love for the world or feelings of pride and conceit from taking root in the ego. And he would also say the same words whenever he fell into trouble, to show how pointless it is to despair and damage one’s relationship with God over things that are bound to pass. It is a spiritual antidote to keep calm and remain at peace under all circumstances.

Drifting off from spirituality lands one straight into depression, regardless of whether one is rich or poor. If rich, the person needs restraining; and if poor, he needs comforting. Spiritual teachings modelled on the Prophet’s ﷺ methods of education, are therefore needed both in good times and bad. It could even be said that one faces a greater trial when things are going well because wealth can erode the soul, whereas it is easier to turn the God when poor. Given, of course, the person does not complain against God’s will.



Ghazzali says:

“Real talent lies in patience and self-control in times of wealth.”



6. Bukhari, Riqaq, 1



If Islam Takes Root in Society

Altınoluk: So, how does Sufism allow a person in today's society to truly live Islam?

Osman Nûri Topbaş: Sufi teachings aim to give man a consciousness of *ihsan*. *Ihsan* is for us to act as if we see Allah ﷻ, feel His presence at every place and moment, knowing that we are under the constant watch of divine cameras.

Many Muslims think they are in God's presence only during prayer. But even though Allah transcends space and time, He is present at every moment and place. A Muslim who ingests this truth in his heart through the Sufi practices of *dhikr* and *muraqabah*, strives to observe God's commands and bans at every aspect of his life. And this lays the spiritual foundation for Islam to be properly practiced in society.



The Test of Wealth and Poverty

Altınoluk: It is also said that Muslims were once exposed to a test of poverty; but now they are undergoing a trial of wealth. What are your thoughts? Is being rich a sin?

Osman Nûri Topbaş: As we have mentioned before, being rich or poor is a matter of fate. They are both necessary to the trial of life. God uses them both to test people.

Wealth is a tough test. Spending the right way is an art only executed by hearts that have gained spiritual maturity. Man often assumes he is the one using the money. But little does he know that it is in fact money that uses man and steers him to where it wants.

Capital today stamps its own on people's behaviour, when it should be the other way round. Money needs to be enslaved, not served. But one cannot master money unless he submits to the Master all masters.

Our Prophet ﷺ says:

“By God, I do not fear poverty for you. But I do fear that there will come a day when the world will be laid under your feet, and as you fight with each other over it, it will cut your feet off the ground of truth and destroy you, just like it destroyed those before you.” (Bukhari, Riqaq; Muslim, Zuhd, 6)

Prophets, companions and saints offer the best example for that. They do not see money as an end but only as a means to gain God's love.

There has not been a man wealthier than Suleyman عليه السلام. Yet, he never treated his heart like a wallet to stash away the riches of the world. Otherwise, Allah ﷻ would not have referred to him as a “beautiful servant.”⁷

“There are men who neither trading nor commerce distracts from remembering God, from performing the prayers and from giving alms. They fear a day when hearts and sights are overturned.”

(an Nur, 37)

Ibrahim عليه السلام was also quite rich. But never was there a moment when he was unmindful of God. He lovingly spent in the way of Allah ﷻ, until he was referred to as ‘*khalil*’ or the ‘friend’. And Allah blessed his wealth so much that we now have a saying called “a blessing like a feast of Ibrahim عليه السلام”.

In other words, being occupied with the world is not a sin. But it is a sin to allow it to curtain

one's relationship with God. The mistake here is to let a means become an end. Wealth has no harm, as long as the heart is with the Lord while the hands are at work.

So, it is wrong to assume that one needs to be poor to have inner peace. Islam does not forbid one from

becoming rich. Two of its most important commands, alms and pilgrimage, can in fact be performed only if one has wealth. So, it could be said that these commands implicitly promote Muslims to try and become rich through legitimate means. The Prophet ﷺ says:

“An honest and dependable trader will stand with prophets, the *siddiqs* (the truthful ones) and martyrs on the day of judgment.” (Tirmizi, Buyu’, 4)

Besides, there is need today, as ever, for rich Muslims to take the poor and the needy under their wings. Abstaining from the world is an attitude of the heart. A Muslim’s duty is not to turn his back on the world. It is to turn his heart away from the world and not allow it to become shackled by its love.

The Prophet ﷺ once saw a group of people doing business and said to them:

“Traders will most surely be resurrected as traitors...except for those who fear Allah, do good and donate.”
(Tirmizi, Buyu’, 4/120)



The World is to Forget the Lord

Turning away from the world therefore does not mean poverty. It is rather a conduct of the heart needed by all Muslims, rich or poor. A person who is poor by fate but whose heart nonetheless burns with a desire for the world cannot be considered to have turned away from the world. Restraining yourself is not to make do with the little things you have because you are already poor and forced to settle for them anyway. It is rather to turn the heart away from the world by choice.

Our Prophet ﷺ defines it beautifully:

“Restraining yourself is not through knowing what is right or wrong or abandoning wealth and property. You restrain yourself when you depend on Allah more than you depend on what you own and you keep hope in Him when troubles grab you by the collar.” (Tirmizi, Zuhd, 29/2340)

Rumi also says:

“The world is to forget the Lord. Otherwise, it is not to have money, clothes, a wife and kids. Your world is whatever that wastes your time and keeps you away from the Lord.”




Yunus Emre says:

*The rich man, the wealthy one,
Where has he suddenly gone?
Wealth is false, assets are a lie,
Play a bit and wait for your time*

One of Shah Naqshibandi's most prominent students, Muhammed Parisa was on his way to pilgrimage when he saw a lively young jeweller near Baghdad. He looked so preoccupied with his customers that for a moment Parisa felt bad at how such a young man seemed almost lost in the world. He thought to himself:

"How sad it is that he is caught up in the world at an age where could be doing better things!" But then he had an epiphany. He was shown how the young man, trading gold and precious stones, was not what he seemed. His hands may have been in the thick of business but his heart was with his Lord.

That is the state Sufism refers to as '*halwat dar an-juman*', to be a recluse in public. It is the ability to be with the Lord even when among people, to withdraw from plurality to the One and to keep the heart in the constant company of Allah .

Parisa eventually reached Mecca and saw an old man, with a long, white beard, bowing his eyes out while tugging away at the cloth of the Kaaba and pray-



ing to God. He, again, let appearances be the judge and thought to himself, "I wish I could turn to God with so many tears flowing down my cheeks." But then he realised the man was simply praying and crying for a worldly wish.

So, turning away from the world is to turn the heart away from it, both in wealth and poverty. One

The measure of wealth is not how much money a person has or how thick his wallet is. Its true measure is how content he is and whether he donates from the heart. Money is best kept in the wallet not the heart.

needs to carry on doing what he has to do in the world without letting it distract him from working for the hereafter. To turn away from the world is to protect the heart from being unmindful while dealing with the drudgeries of daily life.

Rumi likens man to a ship riding the waves of the material world and says, "The sea supports the ship so long as the waters carry it from beneath. But once the waters begin to sip through the cracks, so

does destruction."

In other words, once man has found the Lord, he cannot be turned away, even if he is offered the treasures of the whole world. But if the heart is smitten with the world, even a dime is enough to corrupt his soul.

Patience must become a trait that accompanies a person both in wealth and poverty. Being overly rich and desperately poor are both difficult. But the rewards are great if they come with patience and self-restraint. Today, the rich who are thankful and the poor who are patient are unfortunately so few in number.

If a person is ignorant, it matters little if he is rich or poor; he winds up in the same sin. Both excess wealth and poverty can open the door to shame. Wealth whets the appetite for greed and ambition, while poverty drowns out patience. So they can both make stealing, in all its forms, appear right. It is for that reason that our Prophet ﷺ used to pray:

“I seek refuge in you, oh Lord, from poverty that makes one forget, and wealth that takes one on a rampage.”⁸

That suggests that excess poverty and wealth are one and the same in terms of the dangers they bring.



8. Ibn-i Abdi'l-Barr, *Jamiu Beyâni'l-Ilmi wa Fadlih*, v. I, p. 727



Minimum Spending, Maximum Charity

Wealth can be a source of joy for those who know how to use it in line with the Quran and Sunnah. It can

Our Prophet ﷺ says:

“Generosity is a tree of paradise whose branches sprawl over earth. Whoever clutches onto one of its branches, will be delivered to paradise. Stinginess is a tree from hell that sprawls over earth. Whoever clutches onto one of its branches, will be dragged to the fire.”
(Bayhaki, Shuabu’l-Iman, VII, 435)

provide a steppingstone for an eternal kingdom. But for that to happen, the rich Muslim must make do with little for himself, while spending lot of for others. Among the best examples of this approach are companions Abu Bakr, Uthman and Abdurrahman ibn Awf ؓ; as well as Abu Hanifah, Ubaydullah Ahrar, and others.

But wealth that is strangled by a tight fist brings destruction. It is a shame, which also shows a lack of empathy. It is nothing other than to worship the ego. An example is the Pharaoh who was so carried away with his power that he became so stupid as to declare himself ‘the greatest Lord.’⁹ But the few days of

glory he may have enjoyed in this life did not save him from eternal misery.

Korah also met the same fate. Before he became rich, he was among the best scholars and interpreters of the Torah. But then things changed and he became so self-indulged that even his kinsmen felt the need to warn him not to "...exult; for Allah does not like those who exult". But Korah was already too drunk with glory. He was confident he had enough riches to save him, without remembering the One who had given him those riches. And the earth on which he walked so arrogantly, one day ended up swallowing both him and his treasures. And so it goes with the rest. The sun that once dawned on the palaces of many arrogant fools like him now rises above their ruins.

But it matters little whether a person is rich or poor.

It is *taqwa* that matters.



The Limits of Waste and Luxury

Altınoluk: One of the criticisms levelled at Muslims today is that many of them who have found money are now basking in luxury, living in homes that look more like palaces and driving around in the most expensive cars.

“Charity is for the poor who have been restricted on the path of Allah and are unable to move about in the land. An ignorant person would think them to be self-sufficient because of their restraint, but you will know them by the look on their faces. They do not ask from people. And whatever you spend of good, Allah is Knowing of it.” (al Baqarah, 273)

The point they make is that waste and luxury have become a passion. Is there some sort of a cut-off point to luxury, where a certain level can be condoned? For example, if I was to come to you and ask, ‘I am quite rich, I make a lot of money and own a lot of assets...could you set a limit to how much luxury I am entitled to?’. Or perhaps we could just simply ask, is a Muslim, who observes the rights and wrongs of religion, otherwise free to spend as he wants?

Osman Nûri Topbaş: Islamic law sets one limit but *taqwa* sets another. Again, all wealth belongs to Allah ﷻ. It is essential we un-

derstand that. The wealth we have is only entrusted with us. And so are the people from the lower finan-

cial tiers of society. If I have money but they do not, it means I have to take care of them. It is necessary for this outlook to become part of a Muslim's nature. That is the best way to acquire the art of proper spending.

A Muslim's heart must be like an x-ray that detects the poor just from the look on their faces. And he must be delicate to observe this duty. You must listen to those who tell you their needs. And you must go and find those who are too shy to say so. Just as you go shopping from store to store to buy some clothes for yourself, you must go shopping for the poor and destitute who are really placed in your care. Wealth is God's, not ours. It is only entrusted with us. So how could we be wasteful and bask in luxury knowing all this? How could we so carelessly use the money that really does not belong to us? Would not that be a breach of trust?

Now, to come to your question as to whether a Muslim, who fulfils his Islamic duties, is free to spend as he wills...

Simply, he is not. A Muslim is free only within divine boundaries. If he takes a single step outside, his desires pounce on him and put shackles around his

Sheikh Sadi Shirazi says:

"Wise men do not shop from busy stores. They instead buy from shops that are struggling to sell."

feet. We have touched on this before. No matter how rich a Muslim may be, he must make do with as little as possible here and invest the rest in the hereafter.

Wasting money is to essentially spend more than what you actually need. And stinginess is to reserve everything for yourself. The Almighty orders us stay away from both by striking a perfect balance in between. The Quran says:

Our Prophet ﷺ states:

“A person is genuinely poor when he cannot find the smallest thing to take care of his needs, a single person to help him and is too proud to ask.”
(Bukhari, Zakat, 53)

“...And they ask you what they should spend. Say, ‘whatever it is that they do not need’. Allah makes the revelation clear to you so that you may give it some thought.” (al Baqarah, 219)

Think about this. Our Prophet ﷺ used to receive a fifth of all war spoils. He could easily have lived a lavish life if he had wished. But he deliberately lived modestly and gave away anything he did not need. By doing so, he showed us how to be thankful when rich. But there were also times when he had nothing but water at home. And that sets for us an example on how to be patient when poor.

One day the companions were speaking about the world. The Prophet ﷺ was there.

“Don’t you hear? Don’t you hear?”, he said. “Living humbly is part of faith. Living humbly is part of faith.”¹⁰

And to let people know of their limits in taking care of their needs, he stated:

“Eat and drink without getting bogged down in waste and conceit...and give charity.”¹¹

He also warned, “It is surely waste for you to eat everything you feel like.”¹²

Islam strictly rejects gluttony or what is colloquially referred to as piggishness. That alone goes to show that having the means to help yourself to what you like does not make it right for you to go overboard. As Ali عليه السلام says:

“The more the rich waste, the hungrier the poor get!”

Whenever Yahya ibn Muadh bumped into scholars with a soft spot for the world, he would say:

“My friends, you have knowledge...

Muhyiddin ibn Arabi offers a metaphor for ambition:

“Chasing the world is like drinking from the sea. The more you drink, the thirstier you become.”

10. Abu Dawud, Terejjul, 1/4161; Ibn Majah, Zuhd, 4

11. Bukhari, Libas, 1

12. Ibn Majah, Atimah, 51

But you have palaces like the emperors of Byzantine, mansions like the kings of Iran, manors like the Korah whose gates are like Saul's...and you are dressed like Goliath. You live like the devil and lead people like the Pharaoh...on a road to perish like a pagan. So, where is Muhammed ﷺ in all this?"

The deadly diseases of our age such as excess consumerism, gluttony, luxury and showing off were entirely foreign to the Prophet ﷺ and his companions. That is because their minds were hooked on the thought that the next stop was the grave and that they would one day have to answer for every food they ate and every clothes they wore.

Allah ﷻ says it.

"You will surely be asked that day about your every pleasure." (at Takathur, 8)

"...And those who hoard gold and silver and spend it not in the way of Allah – tell them a painful punishment awaits them."
(at Tawbah, 34)

Islam rejects the notion, 'earn as you may and spend as you will'. Muslims have a responsibility beyond that. They are responsible with which way the world takes. The companions went as far away as China in the east and Africa in the west just to live up to that.

We can work out the alms we owe out of the hard cash and other wealth we possess.

But we cannot possibly calculate the gratitude we owe for the other blessings God has given us. That gives an idea as to why the companions strived to live generously until their very last breath. They never got tired. They kept it up nonstop. And there is a striking fact. Only a sixth of the 120,000 companions are actually buried in Mecca or Medina. The rest of them went all over the world to spread the truth and keep people away from the false. It just goes to remind us of our own responsibility.

Altınoluk: Come to think of it, all Muslims, rich or poor, should already be aware of the things you say. But it just seems that many are putting them at the back of their minds so that they can carry on living the way they are.

Osman Nûri Topbaş: Let me give you a simple example. I deal a bit with Quran schools. What I have observed is that most of the parents who send their children to these schools are on a minimum wage or thereabouts. There are almost no families earning more than that, who send their kids to learn Quran. Why? It is because desires of the flesh suppress the needs of the spirit. That is where the problem lies.





Our Prophet ﷺ says:

“There will come a time when people will only care about their bellies; and their honour will be measured by their wealth. Their obsession will be women and money will become their religion. Those are the most wicked creatures of all. And they have no worth in the sight of Allah.”

(Ali al-Muttaqi, Kanzu'l-Ummal, XI, 192/31186)



A Look at the Lives of the Companions

Altınoluk: That is one thing that has come under criticism. It is said that it is mostly the poor who are religious and that the richer a person is, the poorer his ties to religion become.

Osman Nûri Topbaş: That is sadly the case, when spiritual education is lacking and dirty money mixes into earnings.

The companions offer the best example for us. The Almighty singles them out as examples. Do you see any one of them put the world before religion? Does any one of them back away from striving for religion just so they can indulge in a little comfort? Do you see any sign of luxury, of waste in their lives? Do you see any stinginess? A kilo of lamb given to a needy companion ends up going door-to-door to seven poor homes because they all think the next person needs it more than they do. And in the end, the lamb is returned to the door where it all started. What sensitivity! What morals! We need that today.

Even though the Prophet ﷺ abided by the Divine commands more than anybody else, he used to level many of his criticisms to himself, just to set a modest example to the companions. In the last days of his life,



he gathered everyone in Medina's mosque. And the man, who throughout his life made a staggering effort not to infringe on the rights of any being, said:

"Whoever's back I may have hit in my life...here is my back, hit me! Whoever's possessions I may have taken...here is what I have; come and take it!"

The Prophet ﷺ says:

"Whoever borrows money without having the intention to repay it will be brought to God's presence as a thief!" (Ibn Majah, Sadakat, 11/2410)

All Muslims should have this kind of sensitivity. We must be concerned enough to ask ourselves, "Have I infringed on anyone's rights? May I have mistreated anyone? If so, will I be able to face the Lord?"

A man by the name of Midam used to work for our Prophet ﷺ. One day, just as he was unloading some stuff belonging to the Prophet ﷺ, a stray arrow struck him dead. Muslims felt envy and called him a martyr who had been killed in the service of the Prophet ﷺ. But the Prophet ﷺ heard this and he interrupted.


"It is not what you think", he said. "I promise in the name of God that a rug he stole from the spoils of Khaybar is now wrapped around him...and burning."

Some Muslims panicked when they heard this. One of them went away for a bit and returned with one


or two shoelaces in hand. He told the Prophet ﷺ, “I took these laces for my shoes before the spoils of Khaybar were distributed”.

“Then you have a lace or two of hellfire”, said the Prophet ﷺ. (Bukhari, Eyman, 33; Muslim, Iman, 183)

So, whoever does a grain of good or bad will see it come back to him.



**Wise people always remember that
the good comes with a reward, while
the bad comes with retribution.**



The Scale of a Jeweller and the Weighbridge of a Lumberjack

For that reason, wise people always weigh their every state and action with the sensitivity of a jeweller's scales. On those scales, even milligrams matter. But the conscience of a fool works like the weighbridge of a lumberjack. A few kilos more, a few less who cares; he thinks he is saved nonetheless. But today, even those weighbridges no longer operate. The ego's ignorance has gained so much force that it has all but wiped out sensitivity.

A saint is asked, "What is the ego?". He simply says, "Block your eyes with your two fingers and tell me if you see anything". What he is saying is that to leave the ego unrestrained is to blind yourself with your own two hands. It is self-deception. And the reason why so many people do not accept the need to train the ego, is again the ego itself. It is part of the ego's fabric to rebel against the idea it should be killed. It does not want to accept it, even at old age.

I remember, when we were in the upholstery business, two elderly women came into the store. They were referring to each other as 'girl', saying things like, 'come, check this fabric out, girl!' despite their age. They were even dressed like they were in college. How would you



explain that? Well, they were leading a lifestyle that had embodied that rebellion against death. Their two fingers had blocked their vision and they could not see death coming at them.

In upper class suburbs, the prices of houses drop drastically if they have a view of a cemetery. Why? Again, it is because it reminds people of death. They do not want to see gravestones or coffins being carried away in front of them. Their raw egos have rebelled against mortality – when in fact seeing a funeral car pass you should make you think, “you know what...it could have been me in that car today.”

Ghazzali advises his son to, “Live as if you died today and got sent back to earth. Do not waste even a single moment. See each breath for the priceless blessing that it is.”

The greatest wisdom lies in the ability to do away with the ignorance of the ego.

The secret to peace and happiness lies in three things:

Humility, contentedness and the constant thought of death.



A Kebab's Smell and Its Ad

Altınoluk: What standards does a Muslim need to observe when earning and spending money? What sort of a balance did the Prophet ﷺ and his companions strike?

Osman Nûri Topbaş: The first thing the Prophet ﷺ did after migrating to Medina was to establish a brotherhood. He then put into effect a law of citizenship between Muslims and non-Muslims. After that, he went to inspect the marketplace. He stopped by a shop and dipped his hand into a pile of wheat in front of it. And there was a bit of moisture on the bottom.

So, he asked the shopkeeper for an explanation and the man said, "It is because the pile stayed under the rain a bit."

The Prophet ﷺ says:

"Oaths increase the product's appeal but they take away their blessings." (Bukhari, Buyu', 26)

The Prophet ﷺ then said, "You could have at least placed the moist pile on top for people to see!" He then added, "A cheater has nothing to do with me." (Muslim, Iman, 164)

The biggest cheating in today's commercial life takes place in advertisements. Ads have become a means to promote a culture of waste and make the

product appear better than it actually is. Some of those ads also try to lure customers by using women like display mannequins.

Also sad is the fact that there is now a race to promote excess eating. Kebabs and other foods are all over ads and billboards. And those who put them up do not have the faintest idea that they are violating the rights of many orphans and homeless people who simply do not have enough money to buy it.

In the past, some restaurants used to put a curtain across their windows, to hide their meals from the view of those passing by on the street. Likewise, grocers used to put the fruits and vegetables we bought in a net which itself would be placed inside another bag. It was simply to prevent others with lesser means from craving for the items inside.

Our Prophet ﷺ even banned people from bothering their neighbours with the smell of food cooking on their stoves. But today it has unfortunately become normal for restaurants to fill the streets with the smell of their dishes and to show off their foods on their windows. It weakens the love and camaraderie between the rich who can afford them and the poor who cannot.

The Prophet ﷺ always advised people to observe each other's rights. But as we have mentioned before, towards the end of life on earth, he gathered people at the mosque and said, "Whoever's back I may have



hit, here's my back...hit me. And whoever's belongings I may have seized...here is what I have, take it!" He had not even done any of those things! But it was his way of saying, "Observe the rights of others and ask for forgiveness before you die. Do not fear you will bring shame on yourself by doing so, for the shame of the hereafter is much worse! So, whatever you do, do not die carrying the weight of injustice you have done to others!" And these are also the most important principles in business. We need to avoid stomping on the rights of others. If we have done so, knowingly or not, we have to come clean and ask forgiveness.



The Prophet ﷺ says:

"Whoever has infringed on the rights of another, whatever it may be, ask the person for forgiveness, before that day comes when payments are not made in gold or silver. Otherwise, your good deeds will be taken away from you to pay for your violations. And if they fall short, the sins of the person will be placed on your shoulders." (Bukhari, Mazalim, 10; Riqaq, 48)



Are These Standards Only for Saints?

Altınoluk: There also seems to be a belief that you would have to be a saint to be the person that Islam wants. Some people react to the examples you give by saying, 'it is normal and in fact expected of people who have knowledge and wisdom to behave that way.' Then they lead themselves to believe that the so-called ordinary Muslims may regulate their lives according to different standards. But it seems that the things you mention are binding for all Muslims.

Osman Nûri Topbaş: The Almighty says, “And fear (*taqwa*) Allah; and Allah will teach you.” (al Baqarah, 282). The Quran mentions the word ‘*taqwa*’ 258 times. So, of course, this command is for all Muslims. But every person has different priorities.

There is also something else. You can obey only if you love. True love is like an electrical grid that connects two hearts. The companions were able to establish that connection with the Prophet ﷺ. And their love reached such a depth that they would obey every one of the Prophet’s ﷺ commands even if it came at the risk of their lives. They felt that giving everything they had for him was a joy and blessing of the greatest kind.

When the Prophet ﷺ asked for a volunteers to take letters to invite the kings of foreign lands to Islam,




each and every one of them, young and old, jumped at the opportunity. But when you think about it, they were going to read those letters out loud to kings with hangmen waiting on either side. They were really putting their hands up to die!

“Say, ‘If your fathers, your sons, your brothers, your wives, your relatives, wealth which you have obtained, the businesses you fear will decline and homes with which you are pleased are more beloved to you than Allah and His Messenger and striving in His cause, then wait until Allah executes His command. Allah does not guide those who are defiantly disobedient.’” (at Tawbah, 24)

The love for the Messenger of Allah ﷺ far outweighed their every desire for the world. Musab ibn Umayr ؓ was a handsome young man from a rich family. The perfumes and the clothes he wore would set the trend in Mecca. Young girls would line up on the streets just to catch a glimpse of him. But he pushed that all aside. He abandoned luxury for love. And it was that very same Musab ؓ who would reduce Umar ؓ to tears, when he saw him years later at the mosque of Medina, dressed in rags.

How does that happen? Its secret lies in truly getting to know the Prophet ﷺ. That is knowing him from the heart, winning a share of his love and dedicating oneself to him. Our society has

become spiritually ill because we have failed to properly get to know the Prophet ﷺ.

That is why knowing his life is so important. Here, we are not talking about a learning a simple chronology of events. We are talking about reading the story of his life with the eye of the heart. It is the heart that the Prophet's ﷺ life opens itself up to. And how much it does reveal itself depends on one's love and passion. With a proper reading, his life becomes a mirror for the heart to see and judge itself with. 

Many of today's illnesses are psychological. Depression strikes both the rich and the poor. But were there cases of psychological disorders in the time of the Prophet ﷺ? Can you recall any companion who had gone to the Prophet ﷺ complaining of depression? Is there a single companion who said he was no longer mentally stable?

The Prophet ﷺ cured an age of ignorance and turned it to an age of joy. And only his healing breath can blow away our troubles today.

Now, think about the people today. Many bask in riches greater than most can think of but are battling psychological illnesses in depths unimaginable. Wealth and welfare have increased dramatically but so have depression and other manic disorders. The once peaceful home has been ravaged. Divorce is up. Children are left to fend for their own. And because kids



are deprived of the warmth of the home, they grow up to seek happiness in the wrong places and are often left to the mercy of the streets.

We therefore desperately need our Prophet ﷺ spiritual education. We need to devote ourselves to him. Those who place their love in the wrong hands are bound to see it get trampled on, like flowers that have bloomed out of the cracks of a footpath.

No love the companions ever felt for anyone or anything ever overtook their love for the Prophet ﷺ... neither their wealth, nor their families, nor their own lives. That is because all those stay here in the world, while the love for the Prophet ﷺ is the gateway for eternal peace.

It is vital that we give our love to the Prophet ﷺ. The companions did that and they were able to cover such great distances because of it.

So, when someone asks me, 'What is connection?' (*rabitah*), I say it is to keep love alive in the heart. We must keep the flame burning. Abu Bakr ؓ is a prime example. He was truly lost in the love of the Prophet ﷺ.

Our greatest wealth is the Prophet ﷺ, for he shapes our eternity. And what a blessing that is! What good would there have been if we were born into wealth but in a society remote from Islam? Man feels sad when he loses a little money. He tosses and turns, thinking of ways to cover his

losses. We should worry even more about our spiritual losses.

I genuinely ask myself. ‘How much do we really care about the world and how much about the afterlife? Are we really worried about our final breaths and the grave? How does the possibility of being on the end of God’s wrath worry us? Do we really come to terms with the possibility that we might be punished?’

It is a forgetful ego that rebels against death, and that prevents us from truly coming to terms with all those things. But what rips forgetfulness apart is the remembrance of God. The Quran says, “...only through the remembrance of Allah do hearts find peace” (ar Rad, 28). Remembrance must show itself not just in the mind and the tongue, but also in the heart.

**“What has a man lost
after having found
You? And what has
a man found after
having lost You?”**
(Hikam-i Ataiyyah)

A Muslim’s heart must beat with the desire to earn God’s love. We should always remember that we are being watched by the divine camera. We instantly get our acts together even when a digital camera starts recording us. We become self-conscious, thinking other people may end up watching it. Here, we are talking about the Divine camera. The film is constantly rolling. And there will come a time the video will be played for





all to see. It will be said, “Read your record. Today, you are a sufficient judge against yourself!” (al Isra, 14)



The Main Problem: Training the Heart

Altınoluk: From what you have been saying about Muslims' trial with money, could we draw the conclusion that money leads a person astray and makes him forget? Should we just avoid crossing paths with money altogether?

Osman Nûri Topbaş: Money is a double edged knife. It can set a person straight or cut him right open. That all depends on the person's heart. The heart gives money its direction. So, the problem lies in the heart. It is for that reason that God places so much emphasis on it. He says only people with 'sound hearts' will be saved. He calls on us to purify our hearts.

Altınoluk: So the heart is the reason as to why a Muslim may surrender to money.

Osman Nûri Topbaş: Absolutely. We receive letters from parents complaining about their sons and daughters; that they have become this, they are doing that. But we have got to ask, what have they given to

Abu Hazm says:

"An opportunity that does not take one closer to Allah is trouble."

their children that they expect something in return? We must first point the finger at ourselves.

It reminds me of something the late Ali Ulvi Kurucu once told us. Around fifty years ago, only around ten thousand people a year used to go to pilgrimage. And since the pilgrims were so few in number, they would find greater opportunity than today to interact with one another. So, one day as the *hodja* and his friends were sitting at the Arif Hikmet Library in Medina with the group leaders of African pilgrims, someone started complaining about how some African pilgrims were lacking in manners. Then, one of the African group leaders got up and said:

“Have you put any effort into us that you expect something in return? The Messenger of Allah ﷺ sent his companions to Africa. Have you even been to Africa? Many of these people are seeing mosques for the first time here. For God’s sake, many of them live in jungles! Have you ever gone there to teach them any better?”

That is exactly what the problem today is. What have parents given that they expect something in return? We once again need to understand Islam and retell it. Our world needs people who live Islam.

Rumi paints the same picture:





“I went outside one night and saw someone in the fields carrying a lamp. ‘What are you looking for?’ I asked him. He said, ‘I am looking for a human being.’ I told him, ‘Don’t waste your time, go back to bed! I have spent years looking for one but I haven’t found any.’ He then looked at me with a wry smile and said, ‘I know that as well as you do. But it is the hope that I might one day find him that gives me pleasure and keeps me alive’”.

People today are much the same. They are looking for ideal persons. Thousands of people turn up to events that commemorate the Prophet ﷺ. It is a reflection of that longing.

The spiritual realm of the Prophet ﷺ is like a garden of Eden adorned with beautiful, scented flowers of the rarest and most elegant kind. How much are we able to breathe in the morning breeze that blows out of that Eden? How much do our personal, social and professional lives resemble his?



Relations between Employer and Employee

Altınoluk: Those are great reminders, thank you. Another issue often discussed is workers' rights. We could perhaps bypass –at least in the context of this discussion- talking about the relationship between a boss, who has no Islamic sensitivities, and his workers. But how should a Muslim employer conduct his relations with his workers? What sort of a standard is there to determine wages?

Osman Nûri Topbaş: We often tend to pity the poor. But we should really pity tyrant bosses who exploit their workers. We should feel sorry for them and teach them what is right, as it is them who cause a lot of today's problems.

We have mentioned this before. You see a lot of bosses who blackmail their workers, saying 'If it wasn't for me, you would have no bread on the table!' How dare they say that? And besides, how many loaves of bread do the wages they pay really buy?

The Prophet ﷺ laid emphasis on two things, even on his death bed. It is in fact narrated that in his final moments, he gathered his strength and what was left of his voice to remind people of prayer and the rights of



*Stingy jeweller, go get another pouch made
To save up coins that are accepted in the grave*

Necip Fâzıl Kısakürek



those who work for them. Some companions were so concerned that they set many of their slaves free.

A Muslim employer must ensure that those who work for him are paid enough to enjoy the things he does. He must not overwork them. They have the right not to be overworked. And Islam has given that right not just to humans but also to animals. The Prophet ﷺ once cautioned a group of people who were having a chat while sitting on their horses, saying:

“Ride your steeds without tiring them and rest them properly when you do not need them. Do not use them as chairs for your street talks. Many a steed is better than the person riding it and remembers Allah much more than him.” (Ahmed, III, 439)

Altınoluk: In other words, a Muslim employer must be a lot more sensitive towards his workers.

Osman Nûri Topbaş: The Quran says, “The most noble of you in the sight of Allah is the most righteous of you” (al Hujurat, 13). It is striking that the reason be-



hind this revelation is a slave. At the time, prisoners of war were sold as slaves. It was part of the law of war at the time. The slave we are talking about here had become Muslim and had only one request from the person who would end up buying his services. He said, "I ask him to let me go at the time of prayer, so I can go to the mosque and pray behind the Messenger of Allah ﷺ". And his wish was granted. The Prophet ﷺ liked him so much that he would try to catch sight of him every time he entered the mosque. But one day, he looked around and he was not there. So, he asked the slave's owner of his whereabouts. The man said he was seriously ill. The Prophet ﷺ then gathered the companions and paid him a visit.

After a few days, the slave got well and started coming to the mosque like before. But then he went

missing again. And again, the Prophet ﷺ asked the owner of his whereabouts in a tone that reproached him, in case he was 'giving him extra work that took away his right to pray at the mosque.'

But the man said, "He is about to die". So, the Prophet ﷺ once again went to him with the companions. He stayed by his side until

Rose is the symbol of
the Prophet ﷺ

You can smell the fragrance of the Rose

...only if you become a
dew on its leaf

he passed away and waited by his grave until he was buried.

Some Meccan companions then began to say, “We left our homes and gave our lives just to hold on to our faith but the Prophet ﷺ has shown greater interest in this slave than anyone of us”. Those words were echoed by companions from Medina. They said, “And we gave our heart and soul to the path of Allah and none of us have received that treatment”. It was then that Allah ﷻ revealed:

“The most noble of you in the sight of Allah is the most righteous of you” (al Hujurat, 13). This was not revealed for people of wealth and status. It was revealed for a rank and file - a slave. But this slave had turned out to be a king of *taqwa*.

What was the only price he asked for his services? Just to be with the Messenger of Allah ﷺ. Why did he want that? Just to pray with him.



To Feed from What We Eat

Altınoluk: Could we use the principle ‘to feed from what you eat’ as a standard to determine wages?

Osman Nûri Topbaş: That command by the Prophet ﷺ could well be applied to today’s working life. During the Prophet’s ﷺ time, it had become a rule to pay slaves a lot more than what their labour was worth.

The Prophet ﷺ says:

“Allah helps Muslims only because of the prayers and sincerity of the weak.” (Nasai, Jihad, 43)

It was a precautionary measure to ensure they were not exploited and to also provide them means to buy their freedom in the short term. And it got to a stage where owning slaves basically became unaffordable. There was also the practice of marrying slaves off with free people to abolish class differences. It was an approach full of polish and finesse that led many non-Muslim slaves to Islam.

Musab ibn Umayr’s ﷺ pagan brother Abu Haziz had fallen captive in the Battle of Badr. Like others, he was given to a home. And as part of his ransom, Abu Aziz had to teach the children of the home how to read and write. It was a poor home but he was well fed. The family would offer the slave teaching their kids foods hard to come by, while they made do with just

dates and water. Abu Aziz says he felt embarrassed and urged them to spare their best food for the kids. But they insisted, “We cannot. This is what the Messenger of Allah ﷺ has commanded us to do.”

Altınoluk: In a Muslim society, could the income disparity between the rich and the poor become unbridgeable? And if so, how does it reach that point?

Osman Nûri Topbaş: A society in which the gap between the rich and the poor becomes a rift has no peace and security. Societies where the rich are stingy and the stingy are rich are very unfortunate. But a society where the generous are wealthy and the wealthy are generous are happy.



Ali ؑ says:

The world has peace and religion has purity, when:

The rich are not tight with the wealth they are given

Scholars practice the knowledge they have learnt

The ignorant are not arrogant about what they do not
know

And the poor do not sell their eternities for the world



Being a Muslim in the Capitalist Order

Altınoluk: As a final question and to sum it all up, is it possible to live like a Muslim within capitalism? If so, what sort of a sensitivity needs to be developed?

Osman Nûri Topbaş: Living like a Muslim within the capitalist order is difficult but possible. The economic conditions of the pagan society that Islam first addressed were no better than today. Usury, loansharking, cheating and exploitation were rife. But Islam was still able to flourish. What's more, the Prophet ﷺ was able to run a clean business in that environment. He fought against a corrupt system and planted the seeds of an economy grounded in rights and justice.

And in the end, the Prophet's ﷺ society was able to wipe out interest and usury, which only lead to a crippling inflation that allows the rich to get richer and the poor to get poorer.

The Prophet ﷺ says:

“The trader is blessed, while the hoarder is damned.”

Besides, Muslims have held their own under many foreign systems throughout history. A true Muslim is a person of character. He is like a gold coin dropped in

mud, who maintains his belief and passion regardless of what may be going on around him.

A Muslim must therefore regulate his commercial activities not according to the self-centred and exploitative measures of capitalism, but according to what is right and honest. That is what the Almighty has commanded.

In fact, Muslims who have been able to uphold these values in non-Muslim societies, have always distinguished themselves as persons of merit. They have even led many to Islam, just through the way they have lived.

Whenever the topic of making an honest living came up, my late father Musa Effendi used to recount this incident:

“We had a neighbour, who had converted to Islam later in life. I one day asked him why he had become Muslim. He explained:

‘I have Molla Rebi to thank. He was my neighbour when I used to live in the district of Acibadem. He made his living selling milk. One night, he knocked on the door holding a large bottle of milk and said, ‘This milk is

Abdullah ibn Umar 
says:

“Even if you become bent like a bow through prayer, and as straight as a nail through fasting, Allah will not accept your deeds unless you keep away from what is prohibited and doubtful”.

yours'. 'I don't remember ordering any milk from you' I said to him. He was truly a man of grace. He said, 'One of my cows got around the fence and grazed on your land. That's why I have brought this to you. The milk is yours. And I will continue to bring you the cow's milk until it completes its digestive cycle. I was startled. I said, 'You can't be serious, my friend. It's just grass that it ate. Don't even mention it. You owe me nothing!' But he would not hear any of it. And he brought me milk for another few nights.

I was moved beyond belief. And it suddenly occurred to me that I could not possibly doubt the truth of a religion that was to thank for such an honest man. And it was there and then that I became a Muslim."

It goes to show that more than anything else, people admire and follow personality and character. The slightest gesture made by a person of moral standing has greater effect than the most eloquent words. And that reminds me of another thing.



How Did Islam Enter Indonesia?

Back in time, a Muslim trader, whose heart was moulded by the beauty of Islam, loaded his fabrics on a ship and set sail to Indonesia, where he ended up settling.

If someone was praised next to Umar ؓ, he would ask the person doing the praising, “Have you shared a fence with him, gone on a journey with him or gone into business with him?”

A man once responded by saying he did none of that. Umar ؓ then said, “In that case, you must have seen him shaking his head inside the mosque while reading the Quran”. The man replied, “Very much so”. Umar ؓ then said, “Then cut the praises. Sincerity is not to be found in a shaking head”.



His fabrics were top of the range and much sought after by the locals. But he was a content Muslim, so he thought, “I would much rather have less but clean earnings than sell the fabrics for more than they are worth”. He had no ambition to strike it rich, so to speak.



Time went by and one day he arrived at work late to find that the shop assistant had made a lot of profit from a single sale. So, he asked him, "Which fabrics did you sell?"

The assistant replied, "These ones".

"How much did you sell them for?"

"Ten coins a metre".

"How could you? Those are only worth five a metre", he exclaimed. "Would you recognise the man if you saw him?"

"For sure", the assistant assured.

"Then go at once, find him and bring him to the shop. We don't have time to lose!"

The assistant scuttled out and after a while returned with the man. The shop owner apologised to the man and gave him back the money he had been overcharged with. But the customer just stood there startled. He had not seen or heard about such a thing in his life. The money was the last thing on his mind. He just tried to make sense of it all.

It did not take long for word of the incident to get around. Even the king ended up hearing about it. And the shop owner was eventually summoned to the palace.



The king said to him, “It is the first time I have heard of such a thing. And it is all still a mystery to me. Do you mind explaining?”

“I am a Muslim”, the trader said with a tone of respect. “And in Islam, wealth belongs to Allah ﷻ. Man is only a trustee. Islam also forbids unlawful profits, interest, selling goods above their value and all other transactions that exploit others. On that occasion, I had unknowingly infringed on the rights of my customer. My profits had been contaminated. And all I did was to correct that mistake as I should.”

The king then asked him one question after another about what Islam is and what it takes for someone to become a Muslim.

The trader kindly answered each and every one of them.

And even though it was the first time the king had heard of Islam, he did not waste any time embracing it -neither did the people of the land.¹³

That land today is known as Indonesia and is the biggest Muslim country in the world with around 250

The Prophet ﷺ says:

“Allah has treated a person who lived before your time with mercy. And it was only because he was lenient when he bought and sold, and gave time to people to pay back their loans”. (Tirmizi, Buyu’, 75/13120)

13. Mehmet Paksu, *İman Hayata Geçince*



million people. And Islam entered there with his morals, which on that occasion showed itself in a few pieces of fabric worth only five coins each. All that the trader did was embody the character and dignity of Islam and show its smile and kindness in practice.



To Mobilise Morals in Business

We can conclude by saying that in our society where peace and trust has all but given way to anger and bitterness, there has perhaps never been a greater need to mobilise morals in commercial life.

In this day and age when man has become a slave to commodity, every Muslim must act with an even greater responsibility and fear of God to avoid violating the rights of others.

Altınoluk: Thank you very much. It has been a wonderful conversation.

Osman Nûri Topbaş: Thank you. It has been a pleasure.

Let me also add that with fifty thousand or so students, the Altınoluk magazine is truly a school. We must see it that way. Setting up a school for a hundred people is more than enough to be thankful for. So, we must appreciate Altınoluk for what it is. Even if its weakest student reads only a page, that is still enormous. Each issue of Altınoluk is a message in a bottle. No one can tell in whose hands it will

An honest living in today's economic conditions requires the care of sifting a ton of soil just to find a gram of gold

end up. It is perhaps going to cure many people with problems untold.

This message travels everywhere - to male and female, young and old, the person on the street and in the academia, to people in the lowest social layer to the highest. We need to thank God for how tremendous a feat that is. We can only hope that it carries on long after you are gone from this world and continues to pour in the rewards.



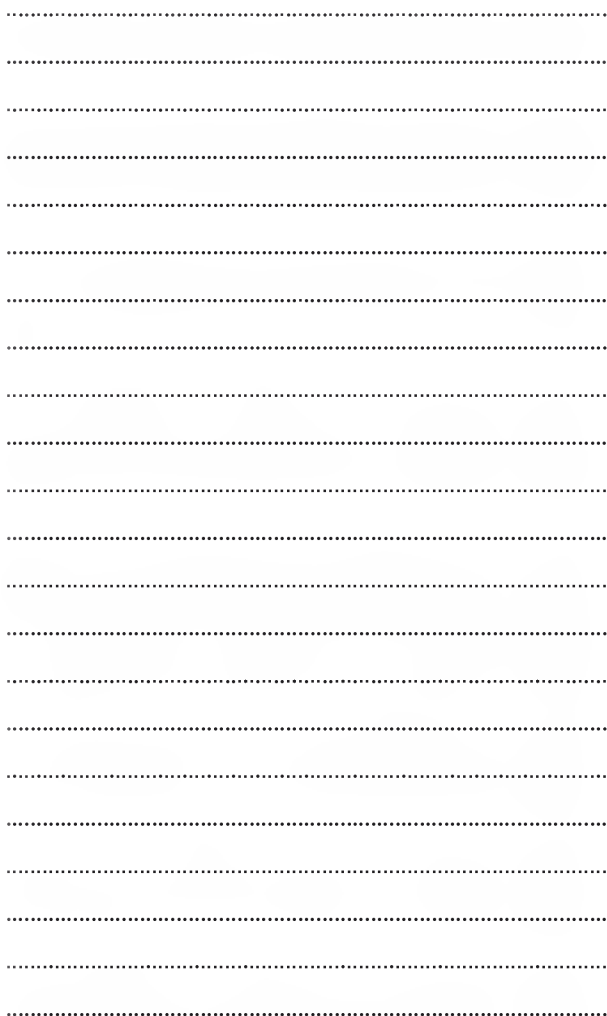
Contents

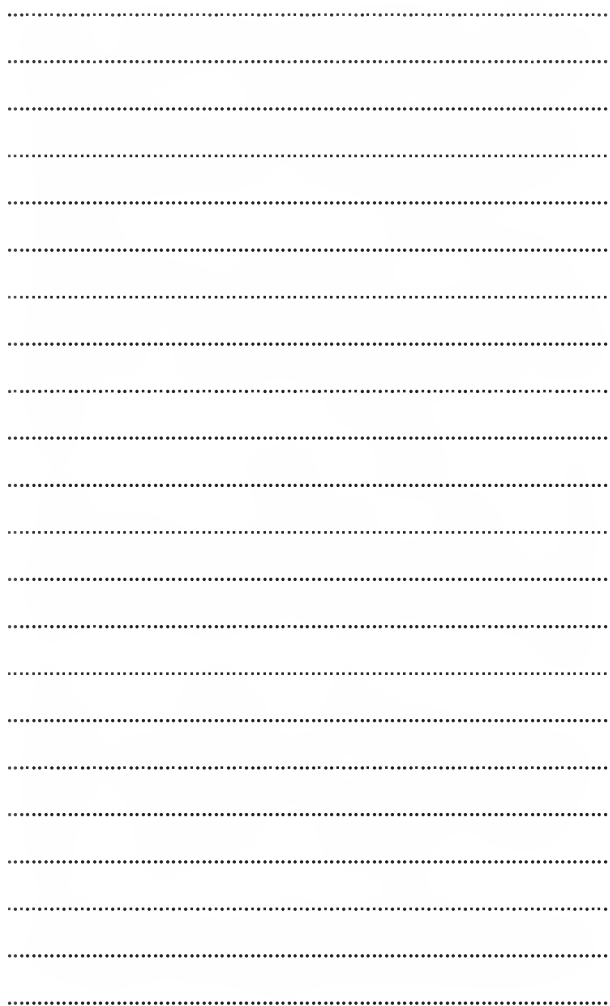
Foreword.....	5
A Conversation with Osman Nûri Topbaş on the Muslim's Trial with Money.....	9
The Mentality of "This is the Way Things are Done"	16
The Rubble of Humanity	19
The Three Principles of Islam	21
When Islam meets Capitalism.....	25
Even in the Tulip Age.....	27
Is Being Weak an Excuse?	32
Taqwa against the System.....	34
Does Wealth Corrupt Muslims?	36
Taking an Islamic Stand against Capitalism	41
Keeping the Heart from Eroding.....	45
No Such Thing as 'Earn as You Wish'	51
A Memory from Garaudy.....	54
Examples from Abu Hanifah	57
A Hundred Rich People.....	61
How Much of Wealth Really Goes to Charity?.....	64
Islam is a Pharmacy for Cure.....	67
Where does Sufism Come in?	69

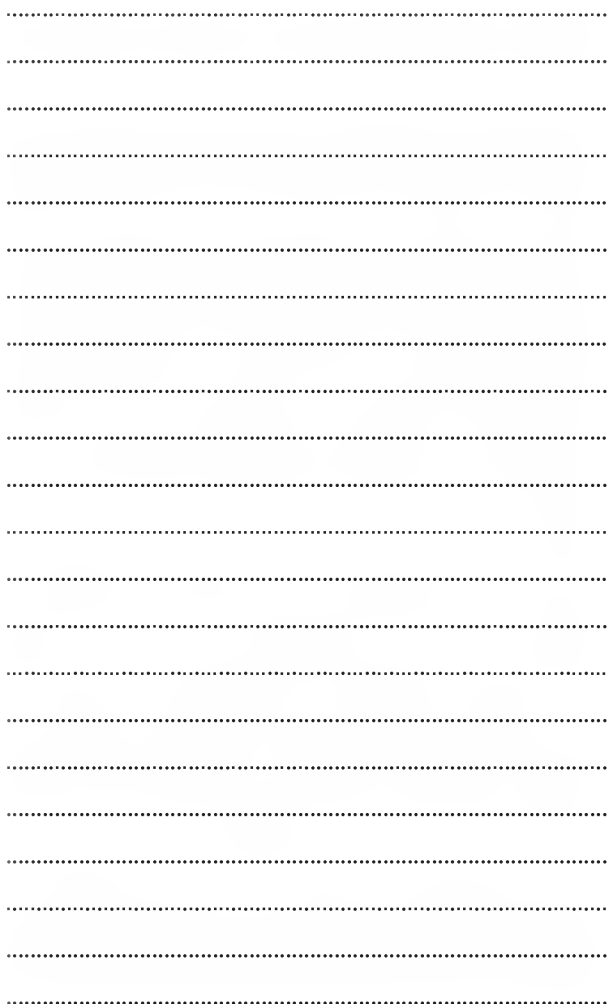


Sufi Convents Were Once a Refuge.....	72
If Islam Takes Root in Society.....	74
The Test of Wealth and Poverty	75
The World is to Forget the Lord	78
Minimum Spending, Maximum Charity	82
The Limits of Waste and Luxury	84
A Look at the Lives of the Companions.....	91
The Scale of a Jeweller and the Weighbridge of a Lumberjack.....	94
A Kebab's Smell and Its Ad.....	96
Are These Standards Only for Saints?.....	99
The Main Problem: Training the Heart	105
Relations between Employer and Employee.....	108
To Feed from What We Eat.....	112
Being a Muslim in the Capitalist Order.....	114
How Did Islam Enter Indonesia?	117
To Mobilise Morals in Business	121









FOR FREE IN PDF FORMAT

ISLAMIC WORKS

YOU CAN DOWNLOAD IN PDF FORMAT

1180 BOOKS IN 51 LANGUAGES FOR FREE

Islamic books in different languages are waiting for you in PDF format at the web site www.islamicpublishing.net

You can download for free books and print, reproduce and diffuse by email to your beloved. You can also read them on your I Pad or iPhone.

English - French - Spanish - Russian - Italian - Portuguese - German - Albanian - Arab - Azerbaijan - Bashkir
Bambara - Bengali - Bosnian - Bulgarian - Chinese - Crimean Tatar - Persian - Dutch - Georgian - Hindi
Hausa - Hungarian - Indonesian - Kazakh - Kazan Tatar - Kyrgyz - Latvian - Lithuanian - Luganda - Korean
Meskhetian Turkish - Malaysian - Romanian - Mongolian - Mooré - Turkmen - Tigrinya - Swahili - Tajik
Amharic - Traditional Chinese - Twi - Ukrainian - Uighur - Uzbek - Wolof - Zarma - Slovene - Urdu - Kurdish